THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A° D° 1728 by Benj. Franklin

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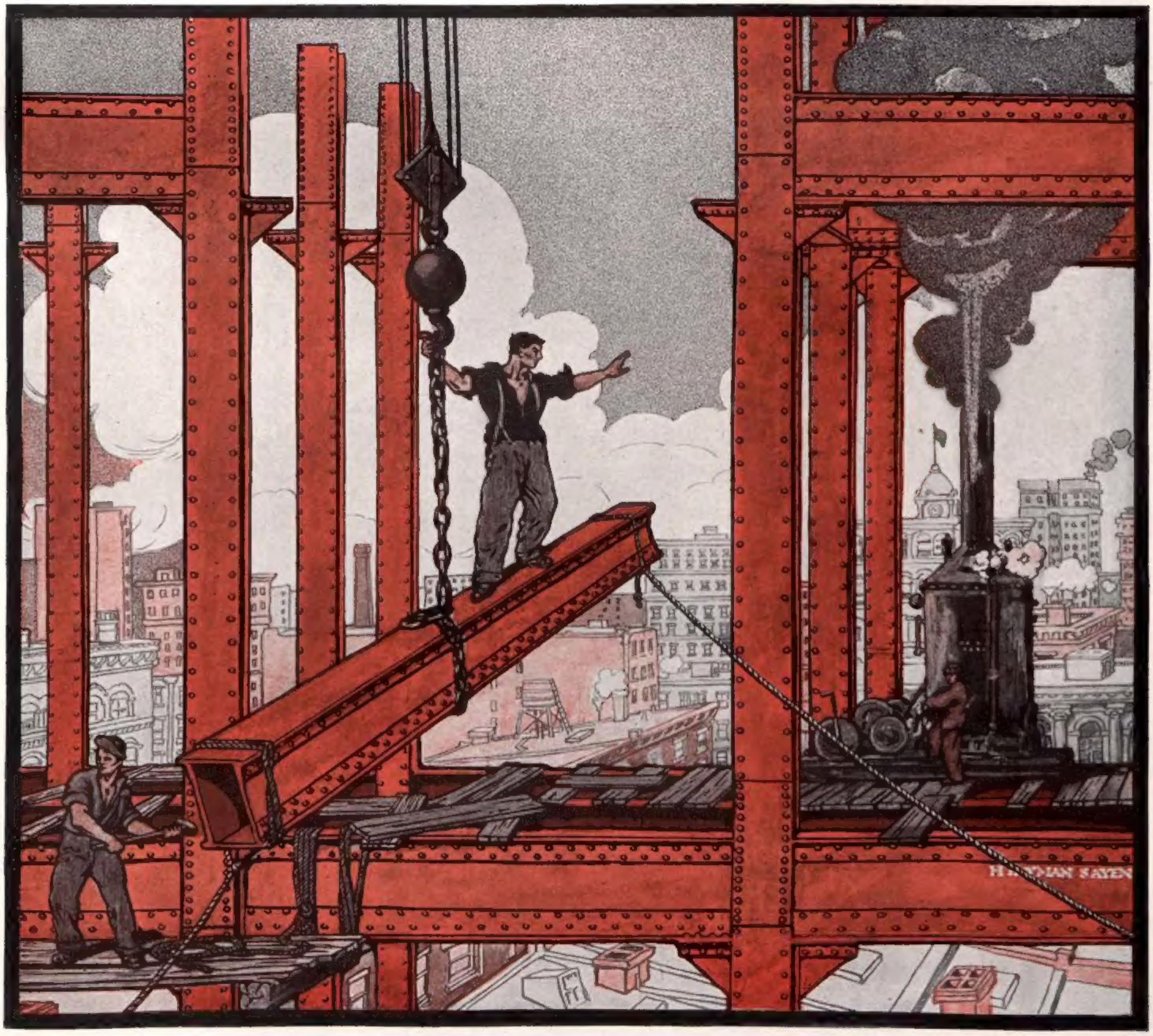

LABOR DAY

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

4600 Years Ago

is as far back as history traces the use of wheat for food—

And in all this time nothing has been found that so fully and satisfactorily supplies the physical wants of man—

And in all this time no other article of food has so perfectly developed in exact proportion the life-giving elements of wheat as the soda cracker—

And in all this time no soda cracker has ever been made so carefully, so accurately, so uniformly good as—

NATIONAL BISCUIT COMPANY

THE SATURDAY EVENING POST

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The Young Man in the World

By Senator Albert J. Beveridge

The Young Man and the Pulpit

ALL who do their best and in doing their best do a good piece of work deserve equal credit, whether the work be little or big. The architect who builds a house has wrought for humanity as truly as the statesman who builds a government. One man can make bricks well and another lead armies to victory; yet each has fulfilled his destiny if his achievement was what he was fitted for and if he has done his best.

From one point of view, all occupations that help one's fellowmen are important. Who shall say that the hod-carrier has not done as much for humanity as orator or poet? The cook is as necessary as the philosopher. Compare the blacksmith and the sculptor. The point is that all useful labor is equally noble. Each of the workers of the world is required in the human cosmos.

It may not be that the worker himself sees that he is essential. It may not be that he understands the outcome of his striving. For that matter, we are all toiling as blindly as the coral insect, and yet our labor is as much a part of a symmetrical structure as is the life and perishing of that polyp.

We are all pouring out our energies day by day without understanding what effect our spent lives will have in the general result of human effort. And some of us get heart-sick, no doubt, and weary; and discouragement whispers, "What's the use?" and many another wily phrase of Satan.

Very well; let every man, however humble or inconspicuous his place among men, understand that his work *does* count and will become a part of a harmonious whole. "All things work together for good." No matter that *we* do not know what we are here for. *We* may not understand how our lives are to be woven into the great design of the world any more than a single thread of some wonderful and beautiful rug understands the design of which it is a part. No matter, I say. The Master-Weaver understands what we are here for and what we are doing, and that is enough. He has uses for every sound thread, and, doubtless, one is as important as another. Vaunt not yourself, O thread of purple, over your fellow-thread of white!

Asserting, then, that the man who quarries stone has served humanity as well as he who writes a book, if quarrying stone is what he can do best; asserting the equal value of all things done well and the equal dignity of all sincere and honest work of hand and brain, I shall not be misunderstood when I say that the present day has developed three careers of usefulness which, though not more important, are more continuously prominent than any others.

These are statesmanship, journalism and the pulpit.

The Pulpit deals with faith. It has to do with religion. Religion makes moral ideals vital. Moral ideals make individual life sweet and satisfying, national life strong and pure. "Righteousness exalteth a nation." The young man and the Pulpit are therefore preëminent in conspicuity.

The American people at heart are a religious people. They are practical and fearless, too. If you will listen to the chance conversations of the ordinary American you will find that the laymen of the Nation have some very decided views upon the Pulpit, the man who fills it and the work he ought to do. In the breast of the millions there is not only a great need, but a great yearning, for certain things of the soul which it is for the Pulpit to supply. This paper is an attempt to talk as one of these millions to the young man who is about to mount to this sacred station.

"I have just come from church," said a friend one day, "and I am tired and disappointed. I went to hear a sermon and I listened to a lecture. I went to worship and I was merely entertained. The preacher was a brilliant man and his address was an intellectual treat, but I did not go to church to hear a professional lecturer. When I want merely to be entertained I will go to the theatre. But I do not like to hear a preacher principally try to be either orator or play-actor. I am pleased if he is both; but before everything else I want him to bear to *me* the Master's message. I want the minister to preach Christ and Him crucified."

The man who said this was a journalist of ripe years, highly educated, widely experienced, acquainted with men and life. He was world-weary with that weariness which comes of the journalist's incessant contact with every phase of human activity, good and bad, great and small. For no man touches life at so many points and is both so rich in and worn by human experiences as the newspaper man in daily service. And I have found that this expression of the wise old man of the press whom I have quoted fairly reflects a general feeling among men of all other classes.

First, then, young man aspiring to the Pulpit, the world expects you to be above all other things a minister of the Gospel. It does not expect you to be primarily a brilliant man, or a learned man, or witty, or eloquent, or any other thing that would put your name on the tongues of men. The world will be glad if you are all of these, of course; but it wants you to be a Preacher of the Word before anything else. It expects that all your talents will be consecrated to your sacred calling.

It expects you to speak to the heart, as well as to the understanding, of men and women, of the high things of faith, of the deep things of life and death. The great world of worn and weary humanity wants from the Pulpit that word of helpfulness and power and peace which is spoken only by him who has utterly forgotten all things except his holy mission. Therefore, merge all of your striking qualities into the divine purpose of which you are the agent. Lose consciousness of yourself in the burning consciousness of your cause.

But if you do that you must be very sure of your own belief. Any man who assumes to teach the Christian faith and yet, in his own secret heart, questions that faith himself, commits a sacrilege every time he enters the pulpit. Can it be that the lack of living interest in certain church services is caused by a sort of subconscious knowledge of the people that the minister himself is speaking from the head rather than from the heart; that what he says comes from his intellect, and not as the "Spirit given him utterance"; and, to put it bluntly, that he himself "no more than half believes what he says"?

"The man spoke as if he were bored with endless repetition of sermons," said a close observer of a weary parson. Certain it is that even in political speaking the man who believes what he says has power over his audience out of all comparison with a far more eloquent man whom his hearers know to be speaking perfunctorily. No matter how much the latter kind of speaker polishes his periods, no matter how fruitful in thought his address, no matter how perfect the art of his delivery, he fails of the ultimate effect wrought by a much inferior speaker whose words are charged with conviction.

He is like the chemist's grain of wheat, perfect in all its constituent elements except the mysterious spark of life without which the wheat grain will not grow.

If, then, you do not believe what you say and believe it with all your soul—believe it in your heart of hearts—do not try to get other men to believe it. You will not be honest if you do. The world expects you to be sure of yourself. How do you expect to make other people sure of themselves if you are not sure of yourself?

> And why beholdest thou the mote that is in thy brother's eye, but considerest not the beam that is in thine own eye?
>
> Or how wilt thou say to thy brother, Let me pull out the mote out of thine eye; and behold, a beam is in thine own eye?
>
> Thou hypocrite, first cast out the beam out of thine own eye; and then shalt thou see clearly to cast out the mote out of thy brother's eye.

The world is hungry for faith. Do not doubt this for a moment. More men and women to-day would rather believe in the few fundamentals of the Christian religion than have any other gift that lavish fortune could bestow upon them. But these millions want to *believe;* they do not want to argue or be argued at. They want to believe so utterly that their faith may amount to knowledge. Doubtings are disquieting. We want certainty, we laymen.

For years I have made it a point to get the opinion of the ablest and most widely experienced men and women I met on the subject of immortality. In all cases, I found that the

Editor's Note—This is one of a series of articles by Senator Beveridge on The Young Man in the World.

subject in which they were more deeply interested than in all other subjects put together.

"I would rather be sure that when a man dies he will live again with his conscious identity than to have all the wealth of the United States, or to occupy any position of honor or power the world could possibly give," said a man whose name is known to the railroad world as one of the ablest transportation men in the United States.

"When I am by myself I think about a lot of strange things. Is the soul immortal, and what is the soul, anyhow?" It is a politician who is talking now, and a ward-politician at that, a man whom few would suspect of thinking upon these subjects at all.

So you see, young man, you who are being measured for the Cloth, all manner and conditions of men are thinking about the great problems of which you are the expounder, and longing for the answer to those problems which it is your business to give them. That is the condition of the mind of the millions.

But what is the condition of the mind of the young minister? A few years ago a certain man, with good opportunities for investigation and a probability of sincere answers, asked every young preacher whom he met during a summer vacation these questions:

First: "Do you believe in God, the Father; God a person, God a definite intelligence—not a congeries of laws floating like a fog through the universe; but God a person in whose image you were made? Don't argue; don't explain; but is your mind in a condition where you can answer 'yes' or 'no'?" Not a man answered "yes." Each man wanted to explain that the Deity might be a definite intelligence or might not; that the "latest thought" was much confused upon the matter, and so forth and so on.

The second question was: "Do you believe that Christ was the son of the living God, sent by Him to save the world? I am not asking whether you believe that He was inspired in the sense that the great moral teachers are inspired—nobody has any difficulty about that. But do you believe that Christ was God's very Son with a divinely appointed and definite mission, dying on the cross and raised from the dead—'yes' or 'no'?" Again not a single answer with an unequivocal, earnest "yes." But again explanations were offered, and in at least half the instances the sum of most of the answers was that Christ was the most perfect man that the world has seen and humanity's greatest moral teacher.

Then came the third question: "Do you believe that, when you die, you will live again as a conscious intelligence, knowing who you are and who other people are?" Again, not one answer was unconditionally affirmative. Of course they did not know. Of course that could not be known positively. On the whole, they were inclined to think so, but there were very stubborn objections. And so forth and so on.

The men to whom these questions were put were particularly high-grade ministers. One of them had already won a distinguished reputation in New York and the New England States for his eloquence and piety. Every one of them had had unusual successes with fashionable congregations. But every one of them had noted an absence of real influence upon the *hearts* of their hearers, and thought that this same condition is spreading throughout the modern pulpit. Yet not one of them suspected that the profound cause of what they called "the decay of faith" was, not in the world of men and women, but in themselves.

How could such Priests of Ice warm the souls of men? How could such Apostles of Interrogation convert a world?

These were not examples, however; they were exceptions. Most preachers believe that they actually know the truths they preach. By and large, the Twentieth Century Christian ministry is sound and sure. The missionary fire still burns in consecrated breasts.

And that is a lucky thing for the Christian world. We Westerners—we of America and Europe—would go all to pieces otherwise. You see, we Occidentals have not aeons of fatalistic paganism to fall back on as have the sons of the East. They endure without our religion. But we—what would happen to us if Christianity did not unite, purify and exalt us?

From the viewpoint of the layman, then—yes, and even far more from your own viewpoint—be sure of your faith, Preparer for the Pulpit.

Faith is only another word for power. We see it in the small things of life—note the influence on his fellow-citizens of a man who asserts something positively and heartily believes what he asserts, even though that thing be untrue and unwise. We see it in the great things of history—witness the inferior mentality but the burning ardor of a Peter the Hermit, moving all Europe into the most extraordinary war the world has seen. Consider Napoleon crossing the Alps—an achievement all men said was impossible! Impossible! Humph! That word is found only in the dictionary of superstition.

But your faith, young man, you who are about to go into the Pulpit, does not deal with little things. It is not interested even in the large affairs of statesmanship as such. Yet it embraces all matters. It involves concerns

more important than all history. Limitless eternity is its field. Everlasting life is its subject. The Ancient of Days is its awful familiar. It has to do with the righteous conduct of individual men and women here on earth and of their eternal felicity in the world to come. The Ineffable One whose crucifixion has made the cross a symbol of all good and the emblem of our highest hope is its divine and inspiring Author.

How noble the attitude of that intellect which is uplifted by a belief so glorious! No wonder that he who possesses this faith works miracles in human character more astounding than the dazzling wonders which science wrings from reluctant matter. No, not he who *possesses* this faith, but him whom this faith POSSESSES! The faith is the reality—you are but the instrument through which that faith works out the winning of the world. Look to your faith, then, you who seek to save the souls of men!

For now as ever mankind awaits the magic voice of him whose faith in God the Father, in Christ His Son and in the life eternal is strong as knowledge itself. Think of Ignatius Loyola, think of John Wesley, think of the inspired young man who this very year has lifted all Wales to spiritual heights as elevated as those to which Savonarola led beautiful and dissolute Florence! "For He taught them as one having authority, . . . and the common people heard Him gladly." That has been true of each of those princes of faith who, during two thousand years, have followed the directions of their thorn-crowned Lord.

"And the Lord said, If ye had faith as a grain of mustard seed, ye might say unto this sycamine tree, Be thou plucked up by the root, and be thou planted in the sea; and it should obey you."

If you have not an undoubting belief, you may carve out your sentences as curiously as you will—deliver them with the voice of music—and yet be nothing but an entertainer. Speaking as one of the "men of the street," as one of the millions, I think that the best thing for you to attend to is this question of faith. I have no respect for a lawyer who does not know certain fundamental definitions by heart; and I have less respect for the preacher who cannot repeat the eleventh chapter of Hebrews offhand. *Get your faith into your blood;* the brain is the place for your reasonings and argumentations.

You say that you are a soldier of Heaven, battling with the world—meaning that you represent righteousness as opposed to evil. That is your attitude—your conception of your mission. Very well; the secret of your strength has never been so well stated as in the words of the Apostle: "*This* is the victory that *overcometh the world*, even our *faith*."

Four of the most extraordinary doers of God's work in the world were Loyola, Luther, Wesley and Savonarola. Each of this company of practical and militant Christianity has life instruction for you. But in the art of preaching, as such, Savonarola has more than any of the others. He perfectly illustrates the miraculous power of conviction in mere oratory.

I would advise every young man who intends to enter the Pulpit to read carefully the best life of this wonderful preacher, reformer and statesman. And supplement your study of him and his methods by reading George Eliot's historical novel, Romola.

The great Dominican was a Lombard, of harsh accent and strange face, come to live in the most cultured city in the world. Florence was then in the full flowering of literature and art, and her over-ripe perfection was distilling the poison of greed and cruelty and all loathsomeness. Over this capital of learning, genius and sin ruled "The Magnificent" Medici, sitting with easy power on his splendid throne and wielding his sceptre with the accurate skill of a perfect craft and the strong decision of a fearless heart.

But you know the story. It was not an inviting field for a preacher who burned to utter the Word and at the same time hoped to enjoy the smiles and the favors of the great. It was not a very encouraging prospect for any one who wanted to restore the reign of righteousness, even though he were willing to pay the price of martyrdom.

But Savonarola accomplished all this and even more; for he crowned the renaissance of letters and art with the renaissance of Christian morals and religion whose pure and beautiful influence reaches even unto our day. And he did it by faith more than by all other things put together—a faith so rapt that, to our less passionate natures, it seems to have been the very insanity of fanaticism.

But it did the work; and that is the thing, after all. His sermons do not seem to be more remarkable when you read them than those of many another pulpiteer, although they are full of thought. We are told, however, that his voice had in it a terrible earnestness, and his manner was so impassioned that he seemed to forget himself.

But all agree that the magic with which he wrought his wonders from the pulpit was the feeling that everybody had that Fra Girolamo *believed what he said—knew* what he said, *meant* what he said. The immediate effect was astonishing—the after-effect still thrills the world. Burlamaqui tells us that "the people got up in the middle of the night to get places for the sermon. They came to the door of the cathedral waiting outside until it should be opened, making no account of the inconvenience, neither of the cold nor the wind nor the standing in winter with their feet on the marble."

I emphasize the point that this effect was not exclusively oratorical, nor merely magnetic. Chiefly it was what the world has always seen and always will see when it beholds a strong man in deadly earnest for a righteous cause. We know that this is so because "The Magnificent" induced the most bewitching and cultivated orator in all Italy to preach sermons in Florence so as to divert attention from Savonarola; and this master of the Pulpit whom Lorenzo won to his purpose was better liked and more greatly admired by the people of Florence than any other orator. His name was Fra Mariano, and it was admitted that he was a far better speaker than Savonarola. Yet he failed utterly, failed painfully, unaccountably failed. He had better elocution, a richer voice, more magnetism, more attractive qualities every way than Savonarola, and as much learning—*but he did not have so much faith.*

I am dwelling upon this, because I am quite sure that the people are more interested in acquiring faith than they are in all your oratoricals; and because, too, I am quite sure that it is the only certain method of your effectiveness.

Faith is infectious. James Whitcomb Riley, whose sweetness of character and nobility of soul equals his genius, gave me the best recipe for faith in God, Christ and Immortality I have ever heard:

"Just believe," said he; "don't argue about it; don't question it; simply say, 'I believe.' Next day you will find yourself believing a little less feebly, and finally your faith will be absolute, certain and established."

And why not, you of the schools who split hairs and dispute, and whose knowledge, after all, as Savonarola so well said, comes to nothing—why not? For, if you cannot prove God and Christ and Immortality, it is very sure you cannot *disprove* them; and it is safe—yes, and splendid—to believe in these three marvelous realities—or conceptions, if you like that word better.

The doctrine of *noblesse oblige* was one of the most beautiful of human conventions. It was based upon the propositions that a man being noble and the son of a nobleman could not do a mean thing—it was not good form. But if a man gets it into his consciousness that he is the child not of a nobleman, not of an earthly ruler, not of a great statesman, warrior, scientist or financier, *but of the living God* who presides over the universe, how large, how generous, how exalted and how fine his attitude toward life, and all his conduct, needs must be!

Savonarola was not alone in the vast crowds he drew by the simple method he followed. He was not original in that method, either. Do we not read that "Philip went down to the city of Samaria and *preached Christ* unto them, and the people . . . . *gave heed* unto those things which Philip spake"?

Of course they gave heed, just as they did to Savonarola! Recall the expression of the old journalist at the beginning of this paper. He would never have been bored by Philip or by the Dominican monk.

Paul got the attention even of the blasé Athenians—who would not listen to anybody or anything very long—"because he preached unto them of Jesus and the resurrection." And you will remember the Master's experience at Capernaum: "And straightway many were gathered together, *insomuch that there was no room to receive them, no, not so much as about the door:* and He *preached the word* unto them."

That reads a good deal like the description of Savonarola's congregations, or of Wesley's, or of the young revivalist in Wales. No difficulty about *their* congregations!

Of course, everybody understands that preaching and faith and all that is not everything that the young minister

must do for his fellow-men. "Faith without works is dead." Everybody who has read the Bible understands that. But this paper is on The Young Man and the Pulpit—an attempt to give him an idea of how the people to whom he is going to preach look at this matter, how they regard him and, above all else, what the people to whom his life-work is devoted really need and really want above everything else in this world.

Don't preach woe, punishment and all mournfulness to the people all the time. Where you find sin, go ahead and denounce it mercilessly. But do your denouncing crisply, cuttingly, not dully and innocuously. Speak to kill. Do not forget that the Master told the people of His day that they were "a generation of vipers."

But that was not the burden of His appeal. He knew that there were other things in the world and human nature besides sin. Mostly He spoke of "things lovely and of good report." Remember that His coming was announced as a bringing of "good tidings of great joy."

The Sermon on the Mount is the perfection of thought, feeling and expression. Make it your example. You will recall that it begins: "Blessed are the poor in spirit." It is full of "blessed" and blessings, of consolations and encouragements and promises of certainties. It radiates sense and kindness and prayer.

The One understood that most glorious truth of all truths—that there is some good in each of us, and that if that good only could be recognized and encouraged it would overcome the bad in us. You will remember the saying, "a little leaven leaveneth the whole lump."

So don't be an orator of melancholy. There is enough sadness in the world without your adding to it by visage, conduct or sermon. Besides, it is not what you are directed to do. The people would be very glad if you could say with Isaiah that:

"The Lord hath anointed Me to preach *good tidings* unto the meek; He hath sent Me . . . *to proclaim liberty* to the captives, and the opening of the prison to them that are bound; to proclaim *the acceptable year* of the Lord, . . . to *comfort all that mourn*, . . . to give unto them *beauty for ashes, the oil of joy for mourning, the garment of praise for the spirit of heaviness.*"

That is the kind of talk that will cheer the people, and it is the kind of talk that will do the people good. There is nothing "blue" about that. And it is what the Book bids you tell the people. They want it, too, and need it—they *need* "beauty for ashes, the oil of joy for mourning, the garment of praise for the spirit of heaviness." Ah, yes, indeed, that is worth while! Your pews will never be empty if such be the fruit of your lips and the ripeness of your spirit. The people want to hear about something better than they know or have known.

"How beautiful upon the mountains are the feet of him that bringeth good tidings!" Nobody likes a scold. Of course, when it is necessary to scold, go ahead and scold. But don't make scolding a practice. Your congregation will not stand being abused; they will not stand it unless they actually need it. But they will then stand it. Unconsciously they will know that the stripes you lay upon them are medicine after all, and for their healing. Yet ordinarily we all have such a hard time that we all would like to hear about "a good time coming." Ordinarily we are all so tired that we would like to hear something like this: "Come unto Me, all ye that labor and are heavy laden, and I will give you rest."

The religion which you preach owes its vitality to the glorious hopefulness of it. The people want to know that, if they do well here, joy awaits them hereafter—and here, too, if possible. They want to hear about the "Father's house" that has "many mansions" and about Him who has "gone to prepare a place" there for them.

They demand happiness in some form, if only in talk. If they do not get it in the assurances of religion, who can blame them if they say: "Let us eat, drink and be merry, for to-morrow we die"? For sure enough they *do* die to-morrow so far as their world goes.

If you do not believe that religion means happiness, quit the pulpit and raise potatoes. Potatoes feed the body at least. But unfaithful words and speech of needless despair feed nothing at all. Put beauty, hope, joy into your preaching, therefore. Make your listeners thrill with gladness that they are Christians. Even the men of the world have wisdom enough to make things profane as attractive as possible.

Note, for example, that most successful books are hopeful books that tell of the beautiful things of human life and character. Especially is this true of novels, the most widely read of all books of transient modern literature. The hero always wins—virtue always triumphs. There are remarkable exceptions no doubt—but they are exceptions. Now and then there are novels which scourge with the whips of the Furies as indeed most of Savonarola's sermons flagellated—such novels as David Graham Phillips is writing: The Plum Tree, The Deluge, The Cost. They are as merciless as they are powerful, as determined as they are thrilling, and they are needed, too. That is why, in spite of their savage force, they are so widely read. But then Mr. Phillips has a mission. His novels are not for entertainment; they are for a purpose.

With all your faith and the fervor of it, be full of thought. Merely to believe burningly is not enough. Nobody will listen to you declaim the confession and then declaim it over again and nothing else. Even pious monotony palls.

I have emphasized the necessity for faith because it will always be the very soul of your influence over your audience. It is the power behind your ideas. Faith is the dynamics of truth. But do not forget that you have got to have ideas. You have got to have truth.

In every word you utter you must be a teacher. After all, teaching is the only oratory. Luke says of the Master that "He *taught* the people." In reporting the Sermon on the Mount, Matthew says: "He opened His mouth and *taught* them." Time and again I have heard hard-headed business men and sturdy farmers say of a particularly instructive sermon: "I like to hear that preacher; I always *learn* something from him."

And let your discourse be full of "sweet reasonableness." Peter tells you to "be ready always to give an answer to every man that asketh you a reason of the hope that is in you," although Peter himself seldom gave a reason for anything. You cannot do this without study. "After you have shot off a gun, you have got to load it before you can shoot it off again," said a wise old preacher who retained the hold of his youth upon his congregations. Never cease to renew yourself from every possible source of thought and knowledge.

Books, society, solitude, the woods, the crowded streets, the stars, the tenements—all things in this varied universe have in them replenishings for your mind. Don't become burnt powder. Keep young. That is your problem and life's. For mind and soul that is no hard problem, after all.

Don't repeat your sermons if you can help it. That is hard advice, I know; but to repeat your sermons is a phase of arrested development and a method of bringing it about. It is unfortunate for you that things are so ordered that you must preach a new sermon every Sunday. The Saviour did not do it, nor did any of His personal followers. They taught when "the Spirit moved them." I think none of the great preachers ever spoke with machine-like periodicity—certainly Savonarola did not. He preached only when occasion demanded it.

But that is neither here nor there. Preaching every Sunday is our custom, and therefore preach every Sunday you must. I repeat that it is hard on you, and we sympathize with you; but, as a practical matter, it is all the more reason why you should ceaselessly fertilize your intellect. Your audience will pity you, but they are not going to listen to any twice-told tales, pity or no pity.

The practice of having short sermons helps you out. I beseech you, as you wish to hold your hearers, observe this practice. Please remember that this is America and everybody is in a hurry. They ought not to be, but they are. Make thirty minutes the limit of your sermon. Twenty minutes is long enough. It was a very good sermon Paul preached on Mars Hill before the most critical and cultured audience in the world. And still, allowing for all deliberation of delivery and for portions of his speech which are not reported, it could not have taken him fifteen minutes. Even the Master, when expounding the whole of the Christian religion in the Sermon on the Mount could not have occupied more than half or three-quarters of an hour at the outside; yet He was covering a multitude of subjects, whereas Paul covered but one. Indeed, the Saviour also made it a practice to speak upon only one subject at a time.

The same is true of all great orators except, of course, political stump-speakers who, necessarily, must cover all the "issues." The political speaker is sorry enough that this is true—but there is no help for it; "the questions of the day" must all be answered. But you, Mr. Preacher, need not be so encyclopædic; and you ought to be illuminating and uplifting on one subject in half an hour—and no longer. That light is brightest which is condensed.

The Christian religion is a livable creed, is it not? It is a day-by-day religion—a here-and-now religion. True, it comprehends eternity and its perfect flower is immortal

(Continued on Page 24)

The Barefoot Trail

By Edwin L. Sabin

Out of the dear front gate it ran,
Into the sun and dew and tan;
Traversed the dusty, peaceful street
Arched by maples (in mem'ry sweet);
Crossed the pasture, with clover lush;
Entered the copse, where thrilled the thrush;
Rambled, loitered and played—and then
Turned to mother and home again.

Street and pasture and hill and vale—
Such was the course of the Barefoot Trail;
Pausing and veering for this and that—
Now for a game of one-old-cat,
Now for a rollicking butterfly,
Now for a nest hung just too high,
Now for a brookside haunt—and then
Back to mother and home again.

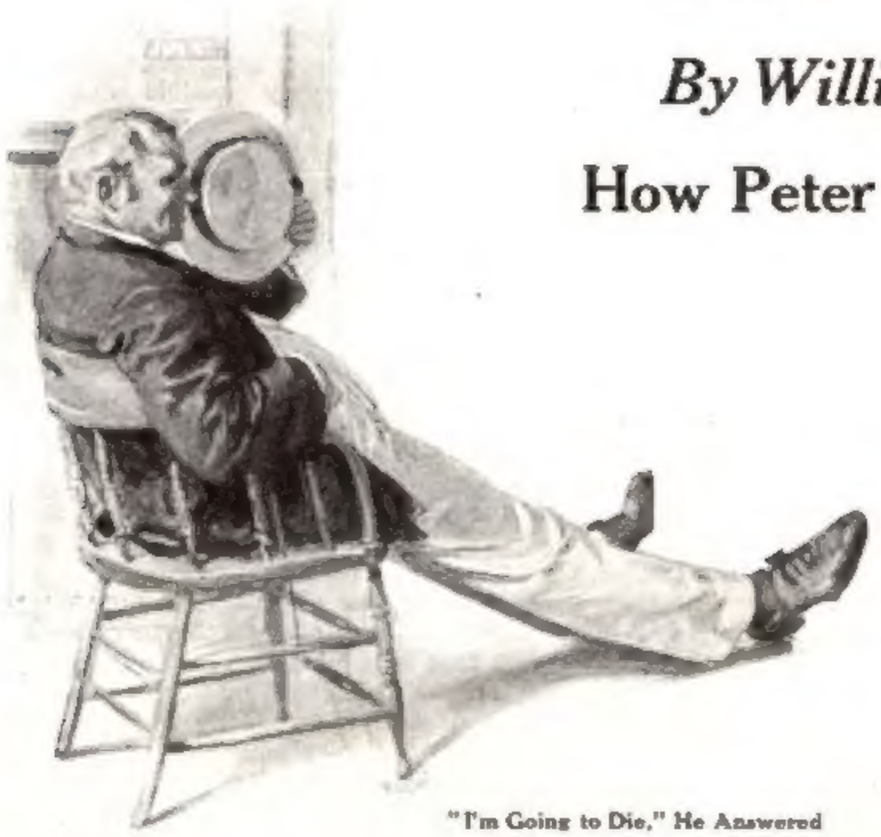
Never a sun for this trail too hot,
Never a nook that knew it not.
Twisting and turning from scene to scene,
It checkered the realm of the gold and green.
Passenger—courier boyhood, slim;
Passport—whistle and tattered brim;
Province—to beckon afar, and then
To lead to mother and home again.

Many a secret and many a tale,
Ours who followed the Barefoot Trail.
Wonders witnessed and marvels heard:
Kinship of squirrel and hare and bird,
The shortest route to the swimming-hole,
The finny spoil of the swaying pole,
Care-free triumphs and joys—and then,
(Best!) the "mother and home again."

The Life Tenants

By William Hamilton Osborne

How Peter Cured His Moneymaniacs



"I'm Going to Die," He Answered

PETER ASA ELPHINSTONE, the millionaire, of Monroe, swung into the office of his counsel, sank into a chair and mopped his brow.

"By thunder!" he exclaimed.

Westervelt, his counsel, looked up at him. "And—what's the matter now?" he queried.

The rich man fanned himself vigorously with his hat. "I'm going to die," he answered.

His counsel, in alarm, rose and crossed to him. "No," returned the lawyer, "you certainly don't look it, yet."

"It isn't 'yet'," replied his client testily. "I didn't say I was going to die to-day, or to-morrow, or next day, but it's coming some time—and I haven't made a will."

Westervelt, counselor-at-law, returned to his desk. He placed finger-tip over against finger-tip. "But," he objected, "I understood from you that you *wouldn't* make a will. And now ——"

"Now," nodded Peter Asa Elphinstone, "you understand that I shall make one." He was silent for a moment. "You've got to make it for me, Westervelt," he said; "it'll take brains to make this will, I can tell you that—brains."

Westervelt smiled and sniffed. "Libraries?" he suggested. But Peter Asa shook his head. "This has got to be a family will," he answered.

"And—the family," remarked Westervelt, seizing a pencil and a yellow paper pad.

"Ah," returned Elphinstone, "now you've hit it. My family—you know what I've got. There's my brother Willoughby—you know Willoughby—with one foot in the grave. He's one. Then there's P. Asa Elphinstone, Jr., my nephew, and Mrs. P. Asa Elphinstone, Jr., my nephew's wife. *P.* Asa—think of it. Ashamed of the Peter—that's what. The nincompoops!"

"Anybody else?" queried Westervelt.

"Not a soul," replied the millionaire. He leaned back in his chair. "Now you've got the beneficiaries down fine. What do you suggest?"

"That's for *you* to say," answered the lawyer. "Do you desire to devise and bequeath your whole fortune to your brother Willoughby, or to your nephew Asa—or to divide it evenly between them, share and share alike?"

"Look here," returned Peter Asa, "I like my brother Willoughby, even though he has got a foot in the grave. I like him. I suppose I—I love him—don't you know. *He's* all right. And my nephew Asa—and his wife. Say, I love them, too. At least I would, but for one thing—and that is, that they're ruined, both of 'em, body and soul."

"Ruined?" exclaimed Westervelt. The millionaire leaned over and whispered.

"They're—*vampires*," he returned. He nodded significantly. "*Vampires*," he repeated. "And it's all because I'm nothing but a millionaire. For, let me tell you, Westervelt, they've done nothing all their lives, or all their married life at least, but sit around and wait for me to die. That's right. If I didn't have a cent and they didn't have a prospect, they'd think the world of me. But, as it is, they're only making believe. They're sitting down and waiting—waiting—waiting. They're waiting *now!* Think of it! Just for me to die. It'd do 'em good to disinherit them."

"Why not do it, then?" suggested Westervelt.

Elphinstone snorted. "And—give it *all* to brother Willoughby? And then—what? Why, man, P. Asa, Jr., and his wife will be *his* heirs. See? And he, poor fellow, with one foot in the grave! Why, man, I won't be cold before they'll drag poor Willoughby's *other* foot into the grave. They won't sit around and wait for *him*. They'll *worry* him to death. They're vampires, man, I tell you." He rose and waddled with portentous dignity about the room. He stopped his pacing in front of Westervelt.

"Counselor," he exclaimed, "it's up to you. This will has got to be something more than an ordinary will. It's got to be something that'll change two people from vampires back into a man and a woman. It's got to be something that'll put real human hearts into 'em. It's got to be more than legal, this will; it's got to be a *psychological* bequest. And it's up to you."

Westervelt wrinkled up his brow. He understood the situation. But it was one that bothered him.

"You might," he suggested, "give Willoughby, your brother, a life estate. That would insure him a comfortable subsistence—a princely subsistence; and the remainder to your nephew."

"It's the same thing," retorted Elphinstone. "They'd still be waiting—waiting—waiting. Don't you see? It'd be purgatory for Willoughby. It'd be ruination to them."

"You might give it out and out to your nephew, then," went on Westervelt, "and charge him with the maintenance and support of your brother."

Again Elphinstone snorted. "*Poor* Willoughby!" he answered. It was enough. Westervelt saw instantly that *that* was out of the question. The lawyer rose, pushed Elphinstone into a chair and shook his finger at him.

"*You* sit there," he commanded, "and *I'll* do the walking and the thinking!"

For five minutes he paced steadily up and down his office. Then, without change of countenance, he sat down at his desk and wrote rapidly with his pencil upon his yellow pad, first on one leaf and then on another. Then he passed both over. The millionaire read half a dozen lines and then looked up.

"Well, but ——"

Westervelt shook his head. "Read them *both*," he commanded.

The millionaire obeyed. And when he had finished he rose to his feet and waved his hat in the air.

"Eureka!" he exclaimed gleefully. "Eureka! We have found it!" He laughed. "And with poor Willoughby—one foot in the grave—at that!"

Westervelt shrugged his shoulders. "How long has your brother Willoughby," he asked, "had one foot in the grave?"

"Ever since I can remember," returned the millionaire.

"He's not so likely to die, perhaps," returned the lawyer, "as you are. But *they're* not sure of that."

The eyes of Peter Asa twinkled. He waved the two sheets in the air. "This—*goes!*" he laughed again.

Half an hour later Peter Asa Elphinstone was clambering into the tonneau of a big, gaslight-green machine that stood in front of Westervelt's office building. He grunted as he got in.

"I'll die some day," he exclaimed, "getting in and out of this thing."

"We've been waiting for you, Uncle Asa," said a smartly clad young woman on the driving seat in front, "for—oh, so long a time!"

"To—die?" queried Uncle Asa.

She gave a little scream. "Oh, no!" she answered, a flush mantling her countenance. "I mean, now, while you've been inside."

At her side sat young P. Asa, Jr. He turned and nodded to his uncle. "No law trouble, I hope, Uncle Elphinstone!" he queried. In his voice there was an insistent interrogation that asked for information.

"Lots of it," replied his uncle curtly. "I've just been and gone and made my will. . . . That," he added to himself, "will give them lots to think of from now on." The machine was whizzing on at the top of its bent; the millionaire leaned over and touched the fair chauffeur upon the arm.

"Not so fast, my dear," he said; "remember that I'm on the back seat this time. If we should strike a stone fence, or a telegraph pole, you'd die first, not I. And I don't want you and young *Peter*, here, to die—*not since I've made my will.*"

At these words the hearts of young Asa and his young wife leaped, and the machine leaped in unison with them.

On and on they sped to the whizzing of a merry tune that rang in the ears of the two people on the front seat—that rang also in the ears of the old man in the tonneau—"*Not since I made my will—yo-ho—not since I made my will!*"

Peter Asa Elphinstone had been a better prophet than he had bargained for. He died within six months after that interview with Westervelt, his counsel. He had been a stout man, had Peter Asa, of an apoplectic nature, full-blooded, and a high liver. He died—and that was all. There was nothing more, save that a broken-down old man knelt at the bier and wept the hours away.

"They ought to have taken me," wailed Willoughby Elphinstone, "and left you, Brother Pete. I ought to have gone—you ought to have stayed. It would have been right. It's all wrong now. Come back, Pete! My brother, Pete!"

That—and a young man, with a look of grievous hope and expectation on his face; and a young woman clad in sombre garments that were well fitting if nothing else.

"We'll *have* to change the color of the motor-car," she wailed to her young husband behind the handkerchief of ostentatious mourning. "That gaslight green will never do—*now*."

"We can get a new one," he sobbed behind *his* handkerchief.

True grief is ever thus. The spoken word may be a trifle light as air, but behind it is sure to be feeling, real, deep, lasting. And there *was* feeling in the hearts of young P. Asa and of his young wife that day—an undercurrent of agitation.

"How soon, I wonder," P. Asa whispered to his wife, "shall we be able to see that will?" But his wife did not answer. She gripped his arm—overcome, perhaps, with emotion. Finally she found her voice.

"I'm just hungry," she answered hoarsely, "for a good look at it, dear."

But they were not kept waiting long. After all was over, Westervelt himself broached the subject.

"About the will ——" he started in. And even then, the first thought of young P. Asa and his wife was for another.

"Did—did he leave *anything* to Uncle Willoughby?" they asked. Disinterested souls were they. And they clung to each other until Westervelt had answered.

"He—did *not*," replied the lawyer.

They gasped. "*Then*," they almost shrieked, in their commiseration for Uncle Willoughby, "he *must* have left *everything* to *us!*"

Westervelt, counselor-at-law, thrust his hand into his breast-pocket, and drew forth a document—a single one.

"I think," he suggested, "though Mr. Willoughby Elphinstone is not a beneficiary under this will, that he had better be present when it is read. Suppose you send for him."

Uncle Willoughby came. And then the lawyer read the will. When he had concluded there was a deep silence. It was the silence of *joy*—perhaps; perhaps not. It was broken by young Mrs. P. Asa.

"The idea," she exclaimed, speaking between clenched teeth, "for Uncle Asa to—do—a—thing—like—*that!*"

She stamped her foot. She eyed Uncle Willoughby with a glance of malevolence.

"And Uncle Asa *knew*," she went on, "that Uncle Willoughby was in poor health, too. The *idea!*"

But Uncle Willoughby seemed quite as much disturbed by the contents of the will as they had been. He moved uneasily in his corner of the room and coughed. He coughed again—and again.

Young P. Asa was a diplomat. He was confronted with a condition, not a theory, and he recognized it. There was the will, and there in the corner was old Uncle Willoughby. Young Asa strode to his uncle, and laid his hand kindly on the old man's shoulder.

"Uncle," he ventured—and there was a strange note of filial anxiety in his tone that made his uncle glance at him with an unwonted flush upon his face—"uncle, we must get rid of that cough. We—we must make you well, you know. You—you can't take care of yourself. *We* must take care of you, you see."

And in another instant young Mrs. Asa, who saw at once that her husband was on the right track, was hovering over the old man telling him in her softest accents that now, since Uncle Peter Asa had gone and left them—*boo-hoo!*—he, Uncle Willoughby, must fill the vacant place. The lawyer interrupted them.

"Mr. Willoughby Elphinstone," he said, loudly, to the old gentleman, "you understand, do you, that your brother Asa has failed in and by this will to devise or bequeath to you anything? You understand that he has cut you off entirely?"

"I understand," replied the other.

"Do you desire to contest this will, then?" queried Westervelt.

The old man shook his head. "Whatever Brother Peter did," he answered, "was right. Pete was always right—my brother Pete."

Westervelt turned to the young couple. "I think you will agree with me," he commented, "that it is just as well not to prove this will here in town. I have thought it over. Your uncle Asa had some real estate in Tranquility, up state in New York, and it has occurred to me that it is wise to prove the will up there. It will not attract attention there. That course certainly will avoid notoriety down here, to say the least."

Young P. Asa and his wife put their heads together. "We think it wise that the contents of this will should not be published here in town," they said.

"*The idea!*" muttered young Mrs. Elphinstone under her breath.

And so it came about at last that the people of Monroe did not know the contents of this wonderful will of the late Peter Asa Elphinstone. There were many who *thought* they knew—young Mrs. Elphinstone saw to it that there were enough who were quite positive they knew.

"*Everything*," the people of the West End would say, "everything to *them*, and not one cent to old Willoughby. And what do you think? *They* have taken the old soul in—he's living with them. And they cart that old man about with them wherever they go, just as they did old Peter—just as though *he* were worth a million. And the old fellow hasn't got a cent to his name. Good? Well, I should say they *were* good! It's more than I would do."

There were hard-headed business men who made up their minds that some day when they had time they would make it their business to find out just what the will did say—but they forgot to do it; and they never did it. All sorts of rumors were rife. The social rivals of the Elphinstones declared that it was all a concocted lie; that everything had been left to Uncle Willoughby, and that *that* was the reason he was coddled. And still others insisted that Uncle Willoughby had a life estate, and that the Elphinstones were living with him that they might subsist until they came into their remainder. But the fact remained that no one really *knew* the contents of the will.

And the Elphinstones went on their own way, coddling their old uncle as though he were a child—their child.

"For, by George," the deceased millionaire had said to Westervelt, in his lifetime, "I do believe that if those two young vampires only had a child or two they'd be something else than vampires! They ought to have something human that they'd *have* to care about—not only just a pile of money."

And it really seemed, at last, as though they were caring for something human—for Uncle Willoughby, and just for his sake. Their first care was to take him to Manhattan Borough to the first expert in the world. This expert's advice and his prescription constituted a universal panacea—his fee was proof of that.

"Yes," he told them, "your uncle *has* one foot in the grave. It's organic, yes, to some extent. But it's largely *nerves*. He must be kept well fed, well amused. He must have constant and congenial society. He must not be worried. There's always an element of psychology in these matters," he went on, "and I can only say that it seems to me if the old man were constantly treated by those about him as a father would be treated by his considerate and affectionate children—yes, something like that, you know, sir. If all that could be—why, yes, I can say that then the old man will get well. Otherwise he's in good condition. He's spare and of the build of men who live long. He's fairly sound. If we can cure this nervous difficulty by the mode suggested—just giving him an easy, gentle, enjoyable life—why, then, it's done. He'll live—*for years*. But don't forget—psychology. It's all *psychology*."

They did not know that he had used the very word that old Uncle Peter Asa had used just before he signed his will, but they paid the great man's fee without a murmur—with joy, in fact—and started back to administer to Uncle Willoughby the remedy that had been prescribed.

"He'll live—live," they whispered gleefully to themselves—"live!"

And after that whithersoever *they* went Uncle Willoughby also went; where they lodged he lodged; their people became his people. They infused into his blood an ambition

"Uncle," He Would Say, "Let's Go Out and Paint the Town To-night"

for society; he became a social lion; his dormant faculties were wakened; his mind was occupied; he grew in strength; he waxed fat. He became happy. Forever in attendance upon him was an attractive, genial, whole-souled young man.

"Uncle," he would say, "let's go out and paint the town to-night." Or—"Come down to the club and have a friendly game."

"No—no," his young wife would interpose, her voice gentle as the cooing of a dove. "Uncle Willoughby has promised that he'd go with *me* to Mrs. Pallet-Searing's small and early."

And Uncle Willoughby would turn, first to one, then to the other, and smile indulgently at the expression of affection on the countenance of each.

"Go to Mrs. Pallet-Searing's *first*," he would reply, "and afterward to the club and the quiet game, my children."

Down in his office, these days, Westervelt, the lawyer, would chuckle to himself. "They're not waiting," he said to himself, "for *Uncle Willoughby* to die, at any rate."

One day a year later old Uncle Willoughby started out on a little excursion of his own. He went afoot, though he was accustomed to the daily use of the brougham or the landau.

"Most forgot how to walk," he whispered to himself. And he *had* forgotten some of his old caution. For, just as he started across at the corner of a street, there was a sudden yell. Men and women stood stock still and raised their hands before their eyes.

"Get out o' there!" screamed the driver.

And then it was all over. Old Uncle Willoughby was lying in the gutter, unconscious and bleeding, and up the street the driver of a heavy cart was whipping up his horses to get away. After that the usual pandemonium; the ambulance, the hospital, and finally, P. Asa, Jr., and his young wife, wringing their hands, and interviewing the house surgeon and the general staff.

"He *must* live," they wailed; "he *must!*"

"He *can't*," replied the surgeon. Later, however, he stroked his beard. "I'll tell you," he said; "Von Minden, of the Manhattan, is the only man to tackle this. He's the only man that's ever done it. But it'll cost like thunder. Ten thousand dollars—maybe more. It's one chance in a hundred."

"What's ten thousand dollars," they returned, "when Uncle's life is at stake? Get him at once!" They got him—Von Minden, of the Manhattan. He came; he saw; he did; he conquered. And Uncle Willoughby lived. But this circumstance had made them think—and they thought to some purpose. The next day after they did their thinking, young P. Asa Elphinstone sauntered downtown; saw the head of a mercantile house; put up a little money. A week later he was at work, full swing, a partner in a business enterprise—with his coat off. After his first day he went home, sniffing with excitement.

"It's great!" he told his wife; "I never knew that work was as pleasant as it is. It's—it's great!" There was a new light in his eyes—the light of ambition. He had a business head—perhaps he had inherited it from his Uncle Peter. "It's great," he told himself.

His young wife smiled. "It's a good thing you don't mind it," she answered, "because, after Uncle Willoughby's accident, there's no telling *what* may happen. And we *can't* live on less than the money that we do."

"I don't care whether Uncle dies or not," returned her husband—and he did not realize, when he said it, that his uncle Peter Asa was looking down upon him in approval. "Except, of course," he added, "I don't want him to die just because I don't care. But what I mean is, that business is right in my line, and I know that we can paddle our own canoe. I can see it, Molly. I can feel it, don't you know!"

He was right. Within a year he had a grip upon the business that could not be shaken. And in another he was climbing the ladder that successful business men in the city had climbed before him. And—in a third, the unexpected happened. Uncle Willoughby Elphinstone turned his face to the wall and *died*. He died with his two guardians on either side, holding his hands.

"He was like a father," they told each other, told others, too. "We knew him *so* well, liked him so well. We knew him even better than we ever knew our Uncle Peter Asa. It's too bad he had to go."

They meant it—grief held its grip upon them. They had lost a companion, a partner, one whom they loved, one who loved them. The habit of taking care of Uncle Willoughby, of making his way pleasant, had become part and parcel of their lives, their souls, in fact.

He died and he was buried. And when *that* was all over, Westervelt, counselor-at-law, sent for them again.

"But I guess," said young P. Asa over the 'phone, "that we'll have to ask you to come up here. Molly isn't very well, and——. I guess, perhaps, you'll have to come up here."

Westervelt came up, and found young P. Asa tiptoeing his way about. "Molly isn't so well," he explained, "as she might be. But I can take you right into her room. She won't mind an old fellow like you, you know."

They went into Molly's room. It didn't disturb Westervelt—he was at home anywhere.

"It's about the will," he began.

P. Asa carelessly nodded. "I understand," he said, "Uncle Asa's money now goes to build a library—that's all right. We don't care so much about that, you know. We can get along."

(Concluded on Page 25)

Why Nobody Loves the Umpire

By Allen Sangree

He is the Official Target for Ridicule, Abuse and Actual Assault

"'Be C-a-r-e-f-u-l, Young Man, Be C-a-r-e-f-u-l!'"

ASK any professional baseball player his opinion of umpires and you will get an unprintable answer. He admits that their job is unpleasant and difficult, but he has no sympathy or consideration for them. With all the "cuss" words clipped out, this is about what he would say: "There are, and have been, some pretty good umpires, like Lynch, Sheridan, 'Hank' O'Day and Joe Cantillon, but the majority umpire just the way they feel. If they are in good health and happy, they will stand for a little talk. You can even call them names. But get 'em when they are grouchy and they will put you out of the game for a sidewise look. If umpires were the same every day," concludes the professional ball player, "we should have no trouble with them."

The most general fault of an umpire is his inclination to give the home team an advantage. He does this because he is afraid the "rooters" will rise up in their wrath and perhaps assault him. The player is aware of this timidity, and the umpire knows that he is aware of it. He takes refuge, therefore, in the power conferred upon him by the league rules and oftentimes cajoles the home crowd by squelching a visiting player, who, in these days, has little chance to retaliate. Starting out with this prepossession, it is little wonder that umpire and player have a strong antipathy, one for the other. They never associate, and if the player leads a lonely life, exiling himself from the "fans," an umpire's existence is really mysterious. Occasionally you hear of one getting married or going into business (Sheridan has just received his degree as an undertaker), but how many "fans" ever knew an umpire in private life when he was engaged in working for a big league? How many can boast that he or she is related to an umpire? How many people live next door to one? Mighty few, I tell you.

Why, these fellows lead a more secluded life than the Czar of Russia. They approach and leave a ball ground by a circuitous route. They will go miles out of their way to escape meeting a ball team, and I have traveled from St. Louis to New York with one on the same train without once seeing him. And, at that, the players were looking for him, because they reckoned that he had robbed them of a game. Professional courtesy forbade that they should roast him off the field, but they wanted just to give him an ugly look. It is professional courtesy also that compels an umpire to keep away from everybody, as his most innocent remark may get into print and cause him a deal of trouble. It is doubtful if an umpire even confides diamond secrets to his wife—that is, if an umpire enjoys such a luxury. He talks to the president of his league, who appoints him, and to no one else.

An Instance of Friendly Cooperation

SO INTENSE is this feeling of player against umpire that rarely will one intervene to protect the other when the "fans" become violent. Far from sheltering an umpire from the fury of the mob, a ball player sometimes even arranges the excitement. For instance, in Baltimore, according to Heine Peitz, Umpire Connoly on one occasion had worked the crowd up to a fighting pitch by several rank decisions, and a disturbance was imminent. Connoly heard the deep roar of threats and grew pale, looking this way and that for a loophole of escape. John McGraw, observing his fright, laid a friendly hand on his shoulder and assured him: "Say, old boy, you are in bad here and liable to get kicked to death, but just stick to me and I'll protect you."

"Will you?" gasped the other in hysteric relief. "Well, for Heaven's sake do! It looks like they want to tear me to pieces."

McGraw gulped a smile and led off. But instead of hurrying Connoly away from the crowd he took him into the most violent section. Connoly saw the joke—but too late. He was already in the storm centre, his face and body a target for jolts, jabs and swings that nearly sent him to the earth.

Talk about the strenuous life in finance! Why, it's a children's May party compared to the job of a professional umpire. Nearly twoscore have been assaulted this year and many seriously injured. Southern "fans" are possibly more reckless in their attack than they of the West or East, although in Buffalo and Lynn, recently, umpires were battered up as badly as anywhere. Buffalo is in the Eastern League, and on one occasion this summer President Powers and five thousand spectators were looking on when one of the Bisons stepped to the plate. The score was one to one and the batter had two strikes and three balls. The umpire called a third strike, which the batter objected to in railing baseball sarcasm. The umpire replied and then ordered him out of the game. The player made a reach for the umpire's mask, but before he could get hold of it the umpire pulled it off himself and made a swing at the player. In another moment he received a blow on the jaw, but leaped to his feet and chased the player toward the bench. Somebody yanked the umpire by his breast protector, and in a trice the unfortunate man was down on the ground, ball players on top of him, around him and under him. He was finally extricated by the police, a sorry sight, indeed.

Neither Peace Nor Concord in New England

AT LYNN, again this summer, in a game between two teams of the New England League, the umpire removed a visiting player for making an offensive remark. This angered all his team mates, and they only waited for a chance to get back at him. An opportunity came in the sixth inning, when the umpire made a close decision against the visiting team. He was standing near the home plate, and the catcher hauled off and cracked him in the face, stretching him prone on the ground. The home players dragged the catcher's mask from his face, as they said, to "give the umpire a fair chance if he wanted it." But the umpire did not seem to be in a covetous mood. He washed the blood off his face and expressed a desire to put the catcher out of the game, but the visitors had no other catcher, so the umpire didn't even have that satisfaction.

These are two very mild instances, but they show that even in the "refined East" an umpire is liable to injury. The wonder is that men volunteer for the position.

Every umpire can tell you of thrilling escapes. One of the best stories that I heard was told by Eddie Mahoney, who lives in Montgomery, Alabama, and at one time worked for the Southern League. "We were playing in Birmingham," he told me, "and knowing the calibre of the 'fans' there I wanted to give them all the best of it. There were several thousand miners in the bleachers, and perhaps a few of them had their guns with them. I saw a couple anyhow, and taking my cue decided that it would be bad business to give the visiting team any favors. When the game began I heard the first row call out in unison: 'Be c-a-r-e-f-u-l, young man, be c-a-r-e-f-u-l!'

"I *was* careful, you can bet your life, and I thought that I should get away without a scratch, but in the ninth inning, the score being a tie, I made a decision that was perfectly just but did not suit, and in a few minutes the whole amphitheatre was a seething mass of infuriated 'rooters.' I was smashed three or four times, but managed to get on my feet, and was moving toward the gate and just under the grandstand, when one 'rooter' became so enraged that he picked up a bicycle. I saw it hovering above me and knew that if I ever got that on the nut I might be down and out for good, so when he let go I made a running catch, jumped on the machine, and the way I sprinted across that field would have given Walthour cards and spades. I never stopped riding until I got to the hotel, then I left the wheel, ran up to my room and locked the door."

A big league umpire in these days seldom has such narrow escapes, although Tim Hurst was chased in St. Louis from the bleachers to the clubhouse by a negro who carried a knife—according to Tim, "as long as an umbrella." The major leagues have now given an umpire tremendous authority. In Washington this year a pitcher for the New York Americans was sent to the bench merely for making a "snoot" at the umpire. In olden days a player was fined, but he was allowed to "kid" an umpire unmercifully. Now, as we say, it depends on how the umpire feels. He has power to suspend a man and fine him ten dollars for every day's suspension. This not only weakens the ball team, but touches the player in a most sensitive point, namely, finance. You seldom hear of a player in a big league hitting an umpire, because the boys dread to lose the money. It is, however, impossible to check entirely a ball player's wrath. Until very recently professional ball players used to annoy an umpire by throwing his clothes into the street. The umpire at that time had a dressing-room near-by the players'. Sometimes they would nail his shoes to the floor. This was done to "Silk" O'Laughlin last year in Detroit. But the irrepressible "Silk" collected his clothes, unfastened his shoes, and replied merrily: "All right, boys, I'll be back to-morrow just the same." This year all the umpires have dressing-rooms removed from the neighborhood of the players.

In baseball both the player and the umpire must have an immense amount of self-control. Put yourself in a player's position when he has made first base by three feet and is called out. There are only two things to do: grin and bear it, or protest. The player who protests generally uses violent language. In fact, if spectators could hear what the ball players say to an umpire during the game they would be shocked beyond measure. An umpire, of course, stands a certain amount of this, otherwise there would be no players left in the game. One of the funniest incidents of self-control that I ever heard of is the one that Clark Griffith tells of Howard Earl. Griffith was pitching for Stockton, which club led the California League with a percentage of .800, such a lead that the other teams were jokes. Earl was playing with the same team. The race was becoming uninteresting on account of Stockton's long lead, and the umpires were handing everything to the other clubs in order to get the average down. Earl is of a religious turn of mind and never swears. The game was a tie in the ninth inning and he slammed a fair hit between short and third, scoring the winning run, but the umpire called it a foul. Earl, who did not know that the umpire had been tipped off, was speechless. He walked toward the grandstand in a perfect daze, and when within a few feet recovered his speech. His face was livid. He took off his cap. "Gentlemen," he said, "the umpire called it a foul!" and then in a louder voice, as though to assure himself, he repeated: "The umpire called it *a foul!*" Beyond that he had no language to express his feelings, and the "fans," knowing his principles, appreciated the situation and broke out in a tremendous roar.

Dodging Hot Shot and Warding Rib-Roasters

IN EARLIER days the players took more liberty with the umpire. Old Baltimore men will remember the incident when "Little" Hunt was umpiring a fifteen-inning game with Boston. One man got home with the winning run, as everybody thought, but Hunt called him out, and the big fellow was so enraged that he grabbed at the diminutive umpire and shook him as a cat would a mouse. "Call me 'safe'!" he yelled; "call me 'safe,' or I'll ——" But he never wreaked his vengeance on the umpire, for the team piled in and got him away. Hunt was ten minutes getting his breath, but his nerve returned with it and he refused to call the runner "safe," giving the game to Boston.

When a ball player advances from a minor league or a college into "fast company" he is always severely "kidded" by big leaguers. Every aspirant to diamond honors must go through this wretched ordeal. Every known ruse is employed to rattle him. They tell him he has a yellow streak; that he is a quitter; and any mistake that he has ever made in public or private is cast up to him.

A new umpire is served with the same treatment. The spectator does not hear it, for the player makes these remarks as he walks past the umpire, or uses his hands for a megaphone and shouts over to him from the bench: "Who put you in a big league?"—"Stop shutting your eyes when they come in!"—"Turn your back and you'll do better!" From that they descend to personalities: they tell him he ought to be "out on the farm," or put to work with the white wings!

There are only two ways for an umpire to get back at a player when a team starts this "roasting." One is to punish a man when he becomes too insulting. The other is to make a jest of him. A ball player appreciates humor of the rough sort more than any person on earth. The umpire who can turn an insult into a jest is always popular. Men who excelled in this were Tim Hurst and Joe Cantillon. The former went on the principle that most baseball managers order their men to kick whether decisions are right or wrong. "Suppose we are fined and put out of the game?" says the player, according to Tim Hurst. "It doesn't make any difference," says the manager. "You go in and kick even if you're *all* thrown out; that'll make the public believe you're being robbed." Hurst says that most clubs want "home umpires," and the official that does not favor the home club gets it bad. His motto was: "An even break for all." Being a pretty good pugilist himself, Hurst never feared a ball player, and he rather invited a punching match. Ball players are generally accomplished scrappers, but none of them ever had the nerve to tackle Hurst. His humor, however, was more potent than his reputation as a fighter. On one occasion, Jake Beckley, of Cincinnati, claimed that a ball along the first base line was foul. He rushed up to Hurst in a belligerent attitude—

"Call Me 'Safe' or I'll —"

and let me add here that all umpires hate a rush. "Come here and look at the line," he shouted; "you can see where the ball struck; there's a mark in the ground."

"Oh, rats!" said Hurst; "my feet are tired; bring the line back here and I'll look at it."

At another time Mike Donlin, then with St. Louis, made a similar claim, rushing at Hurst in the centre of the diamond, but being very careful to stop a few feet away. "Hey! you fresh umpire," he said; "that ball was foul by four feet." "No! you fresh ball player," retorted Hurst; "it was only two feet foul."

Ball players and umpires are always twitting one another about the likelihood of their going to a minor league. In Brooklyn, Barney McCormick and "Cupid" Childs, of Chicago, together yelled at Hurst: "You're a robber!" The whole grandstand and bleachers took up the shout, and you could hear the echo at Coney Island. Hurst waited until everything was quiet, and then he shouted back: "Well, I'll be in the National League next season when you two are in the 'Tin-Can' League, where you belong." As neither player was doing good work this rejoinder made an awful hit with the "fans" and the ball players subsided in dismay.

Another time Hurst gave the bleachers a great laugh by turning a joke on Joe Quinn, who was playing with the Cincinnati Club, and, as a side issue, conducting an undertaking establishment in St. Louis. Standing at the bat, he turned on Hurst fiercely, as Tim called a strike, and shouted: "Blankety, blank blank, that was six inches outside the plate!" "Yes?" said Tim, grinning. "Well, I guess you wouldn't call that six inches if you were selling a coffin."

Bill Dahlen, who used to be called "Bad Bill" because he would lie down and roll on the plate when the umpire made a rocky decision, turned to Hurst one day and told him that he ought to have his head opened and his brains examined. "Well, little boy," said Hurst, "if your head was looked into do you know what they'd find?" Dahlen waited; the catcher spat in his mitt, and the pitcher craned his neck to listen. "Why," said Hurst, "mayonnaise dressing." "After that," says Dahlen, not without pride, "we were always good friends."

Joe Cantillon was the most popular umpire that ever held an indicator. He is a stocky Irishman with a fund of good humor and an eagle eye, and would always give as good as was sent. In fact, he did not wait for the ball player to chaff him; he often made the running himself. One of his most amusing jests was perpetrated in Chicago. Cooley, I believe, was at the bat and Lang in centre field. It was a dark, muggy day. One could hardly see a ball after it got by second base. Cooley slammed a long drive into centre that was lost in the fog, but Cantillon with his eagle eye saw that the ball was caught. He chased around the bases with Cooley just the same, yelling at him: "Don't cut the corners now; be sure and touch that base." Cooley and the spectators thought it was a home run, and the latter were yelling at the top of their lungs. It meant the winning run for Cooley's team, and he ran like a thief. As he approached the home plate Cantillon roared: "Slide, now, slide," and Cooley slid about fifteen feet, only to arise and find the team all going off the field with Lang holding the ball.

So deeply to heart does a ball player take the offenses of an umpire that he can hardly ever forgive him, even after he is out of the game. This same Cantillon is very fond of telling a story of Comiskey's rejoinder to him in Chicago some time after the two had had trouble on the field. The "Old Roman" was on the gate when Cantillon approached with a couple of friends. "Is it all right for my friends to go in?" asked Cantillon. The Chicago captain glared for a full minute, and Cantillon began to think that he was going to be turned down. Finally Comiskey, in a voice that could be heard clear to the grandstand, shouted to the gatekeeper: "Yes, if this man has any friends, let 'em all in; they won't take up much room."

One umpire who had a keen sense of humor, and an appreciation of the ball players' feeling for it, was Lally. In Baltimore he walked away from the plate where he was surrounded by eighteen crazed players, all of whom were mad enough to take a punch, and strolling toward the pitcher's box, sang in a mild tenor voice: "I don't love nobody and nobody loves me!" This made such a hit with the players and "fans" that the game continued without a hitch.

The old Baltimore champions, Keeler, Jennings, Robinson, Kelley and McGraw, were always feared by an umpire, as they took advantage of his slightest mistake and always attempted to "show him up." Rarely a game went by that some player was not disqualified. Indeed, the crowd was amazed if something of the sort did not happen. Willie Keeler told me this anecdote as the rarest he knew, in connection with that famous club: "The umpire was 'Watch' Burnham, who was a subject for much ridicule by reason of having presented himself with a watch in Cincinnati. Ball players were, of course, very eager to take advantage of this foolishness, and ever after that he was known as 'Watch' Burnham. A couple of days after he gave himself this testimonial he came down there to hold the ticker on us, and of course the boys gave him a fierce 'kidding.' Along about the sixth inning he made a rank decision on Joe Kelley, who kicked so hard, backed up by the rest of the team, that Burnham pulled out his watch and threatened to call the game. Kelley clean forgot himself and, raising his hand, dashed the watch down, smashing it in a hundred pieces. We all held our breath. Kelley was scared himself, but he tried to bluff it out, saying: 'Well, why don't you do something? Put me out of the game. Fine me one hundred dollars. Do something, anything, but don't stand there like a ninny. What is the sentence?' Burnham sat down on the home plate and began to laugh fit to kill himself. 'Do?' he finally exclaimed. 'Why should I do anything? That was the ground-keeper's watch!'"

It is more difficult to find able umpires than ball players, although the latter are scarce enough. The best arbiters are men who have played professional ball and know what it means. Many philosophers tell us that fortitude is the most excellent trait that a human being can have. If this be so, ball players and umpires deserve great credit. In addition to fortitude they possess impregnable nerve, for, outside of a real battle, men are not subjected to such trials as constantly arise on the ball field. Every day is a new fight, a new issue with new points to settle. There must not be a second's hesitation by the umpire, and he should exhibit no signs of weakening. In July this season I was with the Highlanders in Chicago when Comiskey's men tossed out a ball that had been almost cut to ribbons with a knife or a file. This was done in order to prevent Chesbro from pitching his famous "spit ball"; it also

"If I Ever Got That on the Nut I Might be Down and Out for Good"

deadened the sphere for batting results. The New York men protested, and another ball came from the Chicago tent that was, if anything, more mutilated. The umpire, however, appointed through Comiskey's influence, ordered this one used. Luckily the veteran Sheridan was umpiring bases that day, and having the backbone that the other lacked, threw back half a dozen until Chicago furnished one in perfect condition. Only for Sheridan's presence New York would have been badly handicapped.

This introduces a question often asked by "fans," as to whether umpires are "crooked" or "bought." The answer is that though one may not accuse big league arbiters of being venal the truth stands that many umpires are likely to favor a club manager who has been instrumental in securing them their jobs. The game itself, so far as players are concerned, is as honest as the multiplication table. But, sad to say, umpires are often afraid to decide the way they know is right.

The job carries with it a salary of about $2200 a year. It is said that Sheridan and "Hank" O'Day receive $3000—the maximum. Top-notch players, on the other hand, earn twice that, and their disposition to regard the umpire as a cheap hireling, a baseball derelict, a necessary evil, has doubtless made for the bestowing of greater power on his decisions. Such authority vested in a thick-headed man hurts the game, for he does not have the intelligence or wit to reason mildly with a player, but causes the bitterest feeling by sending him to the bench.

Jim McGuire, who is playing his twentieth consecutive year of professional ball, told me about his trouble with Lynch when that clever man came into the game. "Somehow," said Jim, "he always gave my pitcher the worst of it, and I kicked every day. Finally he turned to me, stopped the play, took off his mask, and said: 'Look here, McGuire. I can get along with every catcher in the league except you. Why is it? I want to do what is right, but nothing suits you!'

"I swear," narrated Jim, "I was bowled over, having him talk so pleasant, but I answered: 'Well, Mr. Lynch, I think you're wrong; that's all. You've let half a dozen good ones get away from you to-day, and my pitcher is working himself to death. I don't see 'em like you. I guess that's it.'

"'Well, McGuire,' offered Lynch, 'I'll try to see 'em like you after this, and maybe we'll get along better.'"

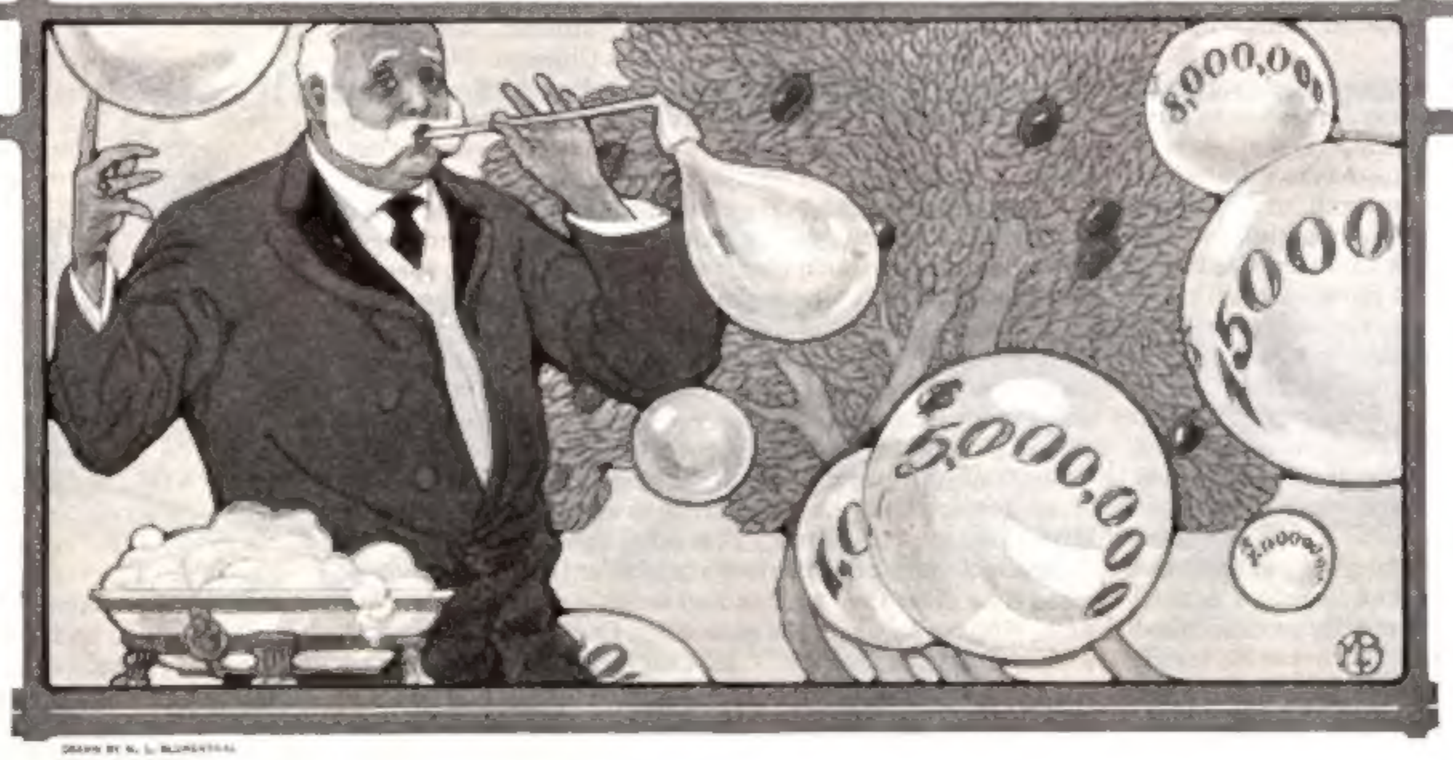
The sequel to this conversation was rather funny. Lynch continued judging the way he thought, for nobody could influence him, but McGuire was so delighted that he could not complain when at bat if Lynch called a strike that was "two feet wide."

To sum up the umpire question, both public and players would be benefited if the league presidents could find other men equal in ability to Sheridan and O'Day, the requisites being nerve and intelligence.

These Fellows Lead a More Secluded Life than the Czar of Russia

Wall Street and the Public Money

Lots of Wealth



But Little Cash

WALL STREET is probably the only place in the world where you can, continuously over long periods, sell a commodity for more than the purchaser gets for it. You can often perform this feat there, and the commodity in question is the Street's great staple, too—money.

Money is the basis of everything in the Street. In a broad view the price of stocks and bonds is merely a statement in different terms of the relative supply of money. Generally speaking, if money is plentiful stocks will be high and in demand, bonds readily salable, and there will be abundant opportunity for the practice of high finance. So money is what the Street always wants—wants avidly, insatiably—and it will frequently pay more to get it than it is worth at the time being.

The big life-insurance companies, as we have seen, do something by way of satisfying the Street's money-hunger. The banks and trust companies do more. The national banks regularly pay two per cent. interest on deposits. The trust companies commonly pay three per cent.—except, perhaps, to life-insurance companies and some other depositors to whom interest is no object. Sometimes they are bidding three and a half and even four per cent. for certain deposits that give promise of being permanent. The bulk of this money, especially that of the trust companies, is used in the Street, much of it in making call loans on stocks. For months this last winter and spring and summer loan rates ranged from one and a half and two per cent. for call to three and three and a half per cent. for long time. Probably the average was not much over two and a half per cent. Yet the trust companies would take your money on deposit—if you were so fortunate as to have it in packages of suitable size—and pay you three per cent.

The Passing of the Emersonian Capitalist

THIS is not exactly philanthropy either, and any one who thinks it bad business must be respectfully referred to the record of dividends paid by the trust companies—Central Trust, eighty per cent. a year; United States Trust, fifty per cent.; Farmers' Loan and Trust, forty per cent.; Mercantile Trust, thirty per cent.; Morton Trust, twenty per cent.; and so on. They may pay more than the money is worth for a while, but there is always a good time coming when they can use it to advantage; and they do not wish, for a mere temporary dullness, to throw out of gear the machinery that is constantly carrying the surplus funds of the country to the Street.

Not many years ago New England was the only part of the country that had any surplus funds, and the Emersonian capitalist from Boston was the typical investor and lender. All that is changed. In less than ten years total bank deposits of all sorts in the United States have increased from five billions to ten billions, and the great growth, outside of Wall Street, has been in the West. Consider this little statement of total individual deposits in state and private banks, trust companies and national banks taken from the last report of the Comptroller of the Currency:

	In 1892.	In 1904.
New England States,	$1,061,115,759	$1,659,896,457
Other Eastern States,	2,049,006,306	4,523,152,171
Southern States,	234,040,538	638,669,276
Middle Western States,	924,138,927	2,225,451,820
Farther Western States,	155,762,232	372,031,864
Pacific States,	240,870,488	562,057,742

Less than thirty years ago two brothers sold the old homestead in New Jersey—now largely devoted to the culture of genuine Rocky Ford melons for the Fifth Avenue market—and went to Central Nebraska. They had $5000, and as soon as they could find a new town that some other financier had not preëmpted they opened a bank. In those days the saloon came in with the construction gang, the hotel and weekly newspaper with the red-painted pine station, and the bank with the second train. The only recognized form of security was a chattel mortgage, usually on one bay horse named Bill, one sorrel horse named Charley, and a farm wagon. The rate of interest was all the way from thirty-six to sixty per cent. a year—or from three to five per cent. a month, as it was always stated to save the borrower's feelings. When there was a hailstorm or a drought—and usually there was one or the other every third year—the bankers added thirty-six or sixty per cent., as the case might be, to the face of all notes and cheerfully sat down to await next year's crop. Deposits were scarce, but it was a great stroke of business for the brothers if they could borrow money in Jersey at eight or ten per cent. and relend it at thirty-six. Any device that would tempt Eastern capital to the plains was all to the good. I met one of the brothers in Chicago two years ago. The bank then had $250,000 of deposits and he was arranging to buy Eastern commercial paper for it—that is, the notes of merchants, jobbers and manufacturers—at four and a half per cent. interest. The other brother visited the old homestead this spring, incidentally stopping in New York to see if he couldn't pick up some first-rate railroad bonds that would pay four and a half per cent.

About the same thing has happened in every trans-Missouri village; and all over the Middle West the banker's problem has changed. It used to be to get hold of enough money to supply the local demand. Now it is to find some profitable use for the local surplus. Coincidently with this accumulation of money the great centralization popularly known and damned as the trust movement has been going on. A dozen years ago there were scores of iron and steel mills, mines, coke plants and what not, many of which were dependent upon the local bank for working capital. Now these scores of concerns are owned by the United States Steel Corporation, which is not a borrower, but carries some sixty millions of cash on deposit and is sometimes a lender. The local bank that formerly found use for its money in lending to the local iron industry must now look elsewhere. It looks to Wall Street. Nearly one-third of the total bank deposits of the United States are now held in New York. The local bank may deposit its surplus in Minneapolis or Chicago. The Minneapolis or Chicago banker hands it on to New York, where the use of money has become not only a science but an art.

To suggest how fine they figure it: In a dull money market the rate for call loans falls, say, to one and a half per cent. Then some enterprising persons with the collateral borrow money from the banks on call, paying one and a half per cent., and immediately deposit the same money with the same banks and draw the regular two per cent. on it. As soon as the banks are able to get the call rate to two per cent. there is no further profit in this whip-sawing arrangement, so the loans are paid off. Thus theoretic students of finance are sometimes puzzled to see that interest rates are advancing while loans are decreasing.

By Will Payne

The Banks and Trust Companies

From time to time an attempt is made to get up a combination among the banks to keep the call rate at two per cent., no matter how slack the demand may be. But money, the root of all other combinations, seems to be rather uncontrollable itself. The banks simply must keep the money at work even if the price does not suit them. Last year the trust companies paid $35,500,000 in interest to depositors and in dividends to their stockholders. They couldn't do this with money idle.

Though money is the great staple there is surprisingly little of the real article in Wall Street. Actual money—gold and legal tender notes locked up in a costly vault—is a mere expense and burden, and nobody is ever found with any more of it than is absolutely necessary. The three giants of life insurance hold a billion and a quarter of other people's money; but of actual cash they have only enough for office expenses. The New York savings banks have twelve hundred millions of deposits, but less than ten millions of actual money on hand. The money on deposit in the trust companies amounts to eleven hundred millions, but only thirty-five millions of it, or rather less than three and a half per cent., is in real cash. The national banks are required by law to keep an actual cash reserve equal to twenty-five per cent. of their deposits. Leaving the savings banks out of account, the stupendous structure of two thousand millions of deposits held by the banks and trust companies rests upon the $245,000,000 of gold and legal tenders in the vaults of the national banks, plus the $35,000,000 cash of the trust companies—say a cash reserve of about fourteen per cent., after excluding duplications arising from the deposits by the trust companies in the banks.

What Annoys the Banks

IN TIMES of stress the national banks, as holders of the real money, have the last word. Their power is exercised through the Clearing House Association, which then becomes the Sanhedrin of the Street, a court of last resort with instant power of life and death. But in fair weather, when nobody cares whether anybody has any real money or not, the court is not treated so deferentially. The banks must earn the interest that they pay the depositor and their own profit out of the use of only three-quarters of the deposit, the other quarter lying idle as cash reserve in their vaults. The trust companies can employ at interest ninety-six or ninety-seven per cent. of the whole deposit. So they outbid the banks, and have grown the faster. In fact, in five years they have more than doubled in size. When the call rate falls below two per cent. they promptly increase their deposits with the banks, filling those institutions to the nozzle with money on which they must pay two per cent. All this annoys the banks. So some time ago they attempted, through the Clearing House Association, to require the trust companies to keep a larger cash reserve. But the trust companies simply withdrew from the association and went on as before.

It is a little like the case of the Standard Oil Company which began to get rich through special privileges from the railroads, and finally got so rich that it bought the roads. The trust companies have grown so big and rich that they are an important factor in control of the banks.

The trust companies are wholesalers in banking. Most of them decline an account against which checks for less than $5000 each will be drawn. One of the oldest and biggest of them—the United States Trust, with some seventy millions assets—accepts no checking accounts. No check on it was ever printed. It issues certificates of deposit. If you want to draw your money you can send the certificate around, and it will give you a check on a national bank. The money that it takes in is all in checks, drafts and the like. Practically it never sees any real money. Yet such is the power of suggestion that its solemn office seems drugged and soporific with hard cash.

Editor's Note—This is the fifth of a series of articles by Mr. Payne on Wall Street and the Public Money. The next will appear in an early number.

Respecting that reserve rule, the trust companies said that their system had always worked satisfactorily, which was a sufficient reason for sticking to it. The typical thing about the Wall Street banker is that he is the least academic of men. He never spends his vital forces trying to forecast the future. It is the price of Union Pacific this minute that he bases his loan upon. He acts on a proposition when it lies immediately in front of him. Then he acts with wonderful celerity. He is not a prophet; but he is marvelously quick on his feet. On the other hand, the country banker, whose business is so intimately predicated upon the next fall's corn crop or the price of cattle next February, is always looking ahead. Probably this difference is one reason why the country banker, along with his admiration, is always a little dubious about his big brother in Wall Street. He never can think, for example, about the Wall Street banker's over-certifications without breaking into a cold perspiration.

How a Share of Stock is Sold

A CARELESS secular press, observing that stocks of the value of twenty billions were sold on the New York Stock Exchange in a year, and that now and then the transactions in a lively railroad stock in a single day will equal the entire outstanding capital of the road, is wont to refer to stock exchange sales as mere windy fictions. This is not at all true. With very few exceptions every sale on the exchange is a bona-fide transfer of the property. The stock is actually delivered to the purchaser within twenty-four hours and he pays the full stipulated price for it in spot cash. You order your broker to buy one hundred shares of New York Central at $150 a share, and deposit with him a margin of $10 a share. The broker goes on the exchange and executes the order. The stock is delivered to him the next day and he pays down $15,000 for it. Then he takes the stock to a bank and borrows $130 a share, or $13,000, on it. Thus, in addition to your $10 a share he has $10 a share of his own money tied up in the carrying of the stock until you get ready to sell it. This $10 a share, applied to all the stocks he is carrying for his customers, probably about uses up the broker's own capital. But the broker must get possession of the stock before he can borrow money on it at the bank, and he cannot get possession until he pays down the full price for it. So here is a gap, an interval between the payment and the borrowing, that must be bridged. The broker's bank bridges it for him by advancing him the money without security. If this single transaction constituted his whole day's business, the bank would advance him, without security, $13,000, or enough, plus your $10 a share and his own $10 a share, to pay for the stock. When the stock was delivered he would turn it over to the bank, and the loan would then be secured. Also he would make arrangements for the unsecured advance for the next day's business.

The broker always pays for the stock by a certified check—a check across which the bank has stamped "Certified" or "Accepted," meaning that it guarantees payment. The simplest manner of bridging the gap, therefore, is for the bank to stamp the check "Certified" or "Accepted," though the broker really has no money on deposit to meet it. But the national bank law prohibits the certifying of checks unless the money to meet them is actually on deposit, and it provides a neat little penitentiary sentence for any officer who disregards the prohibition. More than once there have been convictions, too, for over-certifying. So, to a national bank officer the practice is attended by the disagreeable possibility of a sojourn in jail. Nevertheless, it is so handy that it is not entirely abandoned, and when it is abandoned the bank meets the difficulty by simply making the broker at the beginning of each day an unsecured loan for such an amount as will cover his requirements.

Obviously, for a brokerage house that does a large business the daily requirements in the way of over-certifications or unsecured loans to the same end will be large. It is common enough for a broker to have a daily advance of a million dollars, which, whether it is in the form of over-certifications or of a loan, is entirely unsecured and on honor. When the stock market is active Wall Street banks and trust companies over-certify brokers' checks or make unsecured advances for the same purpose to an amount, probably, of a hundred million dollars a day. This startles the country banker; but Wall Street says the system is sound because experience has approved it and there are no losses.

Still, it must bring some bad moments—for example, in the awful forenoon of May 9, 1901, when, in the smash that the Hill-Harriman fight for control of Northern Pacific brought on, stocks dropped fifteen, twenty, even forty points in two hours. An excellent judge has said, and it is probably true, that at noon of that day there were few, if any, solvent brokerage houses in the Street—meaning that if the brokers had been compelled to close out their business on the basis of the prices that the tape showed at noon, few, if any, of them could have met their obligations. One broker changed the collateral on his call loan—substituting one stock for another—eleven times that day. Presumably there were anxious thoughts of the over-certifications in more bank parlors than one. There were thoughts of something else, too. The powers of the Street got together with wonderful celerity and efficiency, stopped the panic and turned the market upward. So, as a matter of fact, after the greatest slump in prices the market had ever known, there was not a single failure. If there should ever come a day when there were great losses from over-certifications Wall Street bankers would probably change the system, although to do so would require a change in stock exchange methods. But they are from Missouri.

Naturally the bankers are rather tender of the stock exchange because it furnishes them with the great outlet for the money that comes to their hands. Out of the two billions, in a round number, of deposits held by the banks and trust companies, more than half finds employment in loans on stocks and bonds. The trust companies alone have about $700,000,000 loaned in that way, and the demand, or call, loans of the national banks on stock exchange securities amount to nearly $400,000,000. A considerable part of this is the money that is required to carry the stocks that the speculative public has bought on margins. To carry a $100 share of stock so bought takes, according to the standard formula, $10 of the speculator's money, $10 of his broker's money and $80 of the bank's money. As a rule, the banks lend about four-fifths of the market price of the stock, with a narrower margin for bonds, and there is no better security, except, possibly, on some such day as May 9, 1901.

In the case of a call, or demand, loan no note is given. The broker hands in his securities in an envelope with his name on it and the transaction is completed by a memorandum. It is extremely simple and offhand. Once in so often, when the Street is jogging blissfully along and the "dope" writers are confidently predicting further advances in stocks, the country begins to find use at home for the money it has been sending to Wall Street. Perhaps business has been booming and everybody borrowing to expand, and there are heavy crops to be moved, as happened conspicuously in the early fall of 1902, when Colonel Gates was running the market. So country bank balances in Wall Street run off smartly. Then some morning the National City and other great banks send out their messengers with little slips that are about the simplest and most offhand feature of the whole business, saying that Messrs. Jones & Robinson will please pay up. The Street awakes to the painful realization that it has been called on for twenty millions or so of loans. There is a scurrying for money, a selling of stocks to raise it, and the market breaks—not to advance again until the Street is once more plethoric with funds.

Usually, however, the bank does not demand payment of the loan. Instead it sends a note on a printed blank, also very informal, saying, "Please deposit about $50,000 additional security to your loan of ———." Or, "We mark your loan of $100,000, dated July 10, as renewed at three per cent. from this date;" the former rate having been two and a half per cent. or two. If the borrower doesn't like it he can pay the loan. In one convulsion the call rate rose to 180 per cent., and there are not many years in which, on some distressful day or other, it does not rise to ten or twenty per cent. But in smooth sailing two per cent. is about the average. The broker is constantly changing the collateral to his loan, as he sells one stock and buys another, and one reason why the loan officers of Wall Street banks like to live in the restful country is that there are brokers who are not above the trick of substituting an inferior stock for a superior one if they can catch the banker nodding.

When Bedtime Comes

By Sam S. Stinson

When bedtime comes an' in the hall
The shadders jump out from the wall
An' there's queer noises everywhere,
An' things with big eyes sorter stare,
An' everything just seems to crawl—
I wish I wasn't quite so small;
I wish I might hear mother call;
For then I guess I wouldn't care,
When bedtime comes.

The Noiseless Ease of Modern Big Business

IT TAKES a big bank to do business there, for the business comes in big chunks. Hence the various bank consolidations that have resulted in such institutions as the National City with $42,000,000 of capital and surplus and over $300,000,000 total assets, and the National Bank of Commerce with $37,000,000 capital and surplus and $250,000,000 assets. Twenty years ago there were forty-four national banks in New York with $255,000,000 net deposits. Now there are only forty-one; but they have over a billion net deposits.

Though all the big banks do a Wall Street business, there is a wide difference in their general character. For example, the National Park is less than one-third the size of the National City, but it has within ten per cent. as much country bank deposits as the Rockefeller institution. Its holdings of stocks and bonds (other than Government) amount to less than $500,000. The First National again, with total deposits only about $15,000,000 greater than the National Park, holds $48,000,000 of bonds and stocks. In short, the National Park is a good example of a bank that is still mostly "commercial," the bulk of its business being with merchants and country banks, while the First National is a great railroad bank and bond house.

The National City and the National Bank of Commerce, which together have $570,000,000 of assets, are, of course, the greatest Wall Street concerns, the former leading in size and prestige. It occupies modest quarters at 52 Wall Street—near the spot where stood that old buttonwood tree in whose grateful shade the brokers of one hundred and ten years ago gathered and tried to turn an honest dollar buying and selling the handful of securities that the poor country then afforded. As with all the big Wall Street banks, you never see anybody in particular about—a few messengers and clerks lined up at the tellers' windows; possibly two or three customers talking with the officers up in front. Practically nobody under the rank of vice-president or cashier ever sees a customer. The huge daily volume of business is done by messengers, mail and wire. A corner peanut stand affords more noise and bustle. The spacious but very plainly furnished committee-rooms and officers' quarters upstairs, where Mr. Lawson says such horrid deeds are perpetrated, have the most prosaic and peaceful of aspects. You may go there hundreds of times and never see anybody weltering in his gore, or the shedding of anything worse than a little perspiration by a vice-president who looks as though he were thinking of his shorthorns and Plymouth Rocks up the Hudson or out in Westchester County. Nevertheless, when the National City makes up its mind to anything, the Street generally knows it, and gives the decision most respectful consideration. Officially, the bank dates back a half century or so; but its greatness is a matter of recent years, since James Stillman, backed by the Standard Oil men, became its guiding spirit. The greatness of the National Bank of Commerce is still more recent, dating from the consolidation with the Western National Bank which Thomas F. Ryan and the life-insurance companies brought about.

Physically, none of the Wall Street banks is particularly impressive. Any half dozen of the biggest banking-rooms there could be set down quite comfortably inside the new office of the First National of Chicago. Probably more customers visit this single Chicago bank in a day than are seen in all the banks of Wall Street put together; and the First of Chicago

(Continued on Page 30)

Baby Bullet: The Bubble of Destiny

By Lloyd Osbourne

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"With the Help of a Bucket of Coal-Oil We Managed to Get It to Turn Over"

IX

THAT night, when they were at supper in a bulgy old inn, Sutphen brought up the subject of their all going on together.

"Why not?" he asked, persuasively eying Miss Schell.

Miss Schell took a few moments to consider.

"Just let me tag along, too," added Sutphen. "I won't hamper you in any way. Let's drift like ships on a painted ocean, you know, without plans or anything, staying at the places we like, and working up to the Lake District and into Scotland."

"No!" said Miss Schell.

Essy's face fell at this uncompromising decision.

"Think over it well," went on Sutphen. "Losing me won't matter very much, I know; but what about Alphonse here? He is the one person in England who is capable of keeping Baby on the move."

"Yes, think of Baby," said Essy.

"I guarantee it," cried Alphonse. "Yes, Mademoiselle, do not lightly dispense with the services of one you will find it eempossible to replace."

"It would not be proper. It would not be proper at all. It would be highly *im*proper!" Miss Schell bit a piece of toast at each of these remarks, and looked sternly around the table.

"Aren't you taking rather a——" began Sutphen, thinking to himself that a lady of thirty-five, even if unmarried, counted for sufficient social ballast in the ship of convention.

"Of course, I'm not young—but I'm young enough to still have a reputation."

This was politely acceded. The situation obviously called for that, and Sutphen hastened to put himself on record.

"So has she!" added Miss Schell, pointing at Essy with her teaspoon.

Essy looked depressed at this uncontrovertible fact.

"And then you are too young and too good-looking!"

"It seems invidious not to include Alphonse, too," said Sutphen.

"Yes, Mr. Bocher, too!"

"We are both too handsome, *mon cher*," said Sutphen dismally to the *mécanicien*.

"Mademoiselle exaggerates," protested that worthy follower energetically. "Nobody—not even the women who have honored me with their affection—have ever called me so—and as for Mr. Sutphen, now I beg you all, regard him—critically, without bias, could any one—except perhaps his mother——"

"Stop!" roared Sutphen.

"It is true, all ze same. Only last week the chambermaid at the Hotel Windsor said to me——"

"The chambermaid's remarks on my personal appearance are overruled!"

"Nobody could criticise us for the way we have already been thrown together," continued Miss Schell. "It was unavoidable, and, if need be, we could always take shelter behind Baby Bullet—but that is no reason why we should go on, and live and die together!"

"No, let's cut the dying out," said Sutphen.

"We need the protection of a married woman!" Miss Schell enunciated this statement with the air of a Lawrence refusing to give up the ship.

"Then the thing to do is to get a married woman!"

"Where?"

"Surely, there must be a lot of them in a place like England."

"A lady," added Miss Schell.

"I reckon there must be a few millions of them, too!"

Essy rippled into smiles at the big man's earnestness. He was so masterful, so determined, as he waved away every fresh objection with his large hand. It was immensely flattering to be fought for in this uncompromising fashion. He had such an air of always getting what he wanted—of not counting the expense nor the trouble—of being ready to meet anything once his mind was made up. It seemed such a rich and splendid attitude toward life: the attitude of a man who had never been beaten, to whom success fell as almost a birthright. Essy had a delicious sense that she was falling under his ascendency. It both pleased and frightened her. It was a new sensation, full of a shy, guilty enjoyment.

"I'll tell you what I'll do," cried Sutphen in the tone of inspiration. "I'll telegraph to the American Consul—in London, you know!"

"The American Consul?" ejaculated Miss Schell.

"Yes—for a reduced gentlewoman!"

"Does he have a stock of them?" asked Essy.

"Well, it's just like this," said Sutphen: "there're always people turning up at the Consulate who have lost their money, or their friends, or their minds, or their steamer ticket—or whatever it is. They lean on the Consul and ask him what he is going to do about it. I know I've never called on any of our big foreign Consulates without its costing me all the way from five to fifty dollars. There is always a number of those distressed Americans, and no small number of them are women. The Consul has no official means of helping them, and his usual method is to pass round the hat—I mean when he has investigated the story and found it true. I don't doubt but what at this moment there are half a dozen choice old ladies sitting on the Consulate door-step."

"It's sad, isn't it?" remarked Miss Schell. "I cannot think of anything more terrible than being stranded in a foreign country."

"My offer will come like a ray of sunshine," said Sutphen. "Alphonse, get me a telegraph form!"

"I don't know whether I've agreed to it yet," objected Miss Schell. "It's—it s— so sudden and reckless!"

"You said all you wanted was a chaperon. Well, I'm going to get you one!"

"But there are all kinds of old ladies," murmured Miss Schell feebly.

"I'll telegraph for a good one—gentle—iron-clad respectability guaranteed!"

Miss Schell sat dazed as Sutphen spread out the sheet and began to write in the coolest manner imaginable.

"How is this?" he asked. "United States Consul-General, Consulate, Victoria Street, London, W. Have immediate need of married woman, elderly preferred, respectability essential, to act as chaperon for two young ladies with me on an automobile tour of at most six weeks. Will pay twenty-five a week and expenses, including first-class fare from London to ——"

Sutphen paused, and got out his road map, running a large thumb in a very businesslike manner over the heart of England.

"What's the name of this old town, anyway?" he asked.

Nobody knew.

Alphonse was sent to the office to find out. He came back, saying it was Huddersfield.

"What's the matter with Wye?" said Sutphen, running up his thumb forty miles. "You see, it is in pretty bold-looking type, which means that it is quite a place, and this lot of contour lines means picturesqueness—and with Baby on our hands we mustn't get too ambitious." As he said this he got to work at the telegram again: "From London to Wye, at which place please telegraph your answer, care of post-office. I shall be in Wye by four o'clock to-morrow afternoon and will meet lady if notified of train's arrival. Am telegraphing you ten pounds on account. MORTIMER SUTPHEN."

He passed the telegram around for general approval.

Miss Schell read it in silence till she came to the six weeks.

"That's altogether too long," she demurred.

"You are to be my guests," said Sutphen. "You and Miss Lockhart and Baby Bullet."

"It's too much to accept from an utter stranger."

"I'm glad you said that," he remarked. "I want to get this utter stranger business out of the road while Alphonse is seeing to the telegram."

The Frenchman was dismissed with a ten-pound note. The ease and speed of the whole performance left the two ladies dumb with astonishment. They felt themselves being borne along in a torrent that admitted of no back-paddling. As Essy remarked, there was nothing to do but gasp and pray.

Sutphen drew out his pocket-book and produced three letters which he passed over to Miss Schell. The first, in formal and diplomatic language, requested the good offices of all the American representatives abroad in respect to the bearer, Mr. Mortimer Sutphen, of New York, and bore the impressive signature of the Secretary of State. The second was a warm, friendly, offhand letter, beginning "Dear old Morty," from a man whose name was a household word throughout the land. The third was a receipted bill for Gee Whiz.

"I guess that settles the utter stranger," he said.

"I felt all the time that you were somebody important," said Essy.

"By Jove, did you, now?" Sutphen was delighted at the naïve compliment. Nothing is pleasanter for a prince in masquerade than to be recognized at his true worth. A pair of beautiful and discerning gray eyes, aided by a fine feminine intuition, had established his social position without the need of documentary evidence.

"I guess it was your kind of spoiled-child manner," continued Essy, "and the look that goes with people always jumping to hand you things!"

"Oh, dear," exclaimed Sutphen, "so that's how you knew? I hoped it was what-d'-ye-call-um—distinction, you know—and all that!"

He Confidently Staked His Professional Reputation

"Charm, anyway," conceded Essy.

Sutphen gazed at her radiantly.

"Isn't it jolly it's all settled?" he said, including Miss Schell in his beaming smile. "It's the unexpected that makes life worth living. Here was I fooling along, the bluest and lonesomest man in England, when ker-plunk, I towed right into the nicest thing that ever happened!"

"We, too!" added Essy.

"It almost seems like the finger of Providence," ejaculated Miss Schell.

Here was Sutphen's chance to shine. There was only one way to Miss Schell's heart, and he straightway took it.

"No, it was Baby Bullet," said Sutphen. "I am not a superstitious man, Miss Schell, but one cannot get away from the fact that some inanimate objects seem to take an active part in disposing of our destinies. I am convinced that Baby has charge of ours, and that, for better or worse, our fates are going to revolve about it. Now that we are all going on together, I propose one rule that every one must blindly obey."

He stopped in order to heighten the effect of what was yet to come, and gazed solemnly at the two ladies. There was a dancing light in his eyes.

"Baby is our mascot," he said, "and I think we ought to make it a rigid point of honor never to slam the little car. Let us go on the principle that whatever Baby does is right, and all for the best, however inscrutable it may seem at the time."

"An excellent rule," agreed Miss Schell. "And I second it heartily. After all, you see, if Baby hadn't floored the original young man, we shouldn't be here now, looking forward to a perfectly wonderful trip."

"We'd have still been walking," put in Essy—"such a mean, piffling way of getting anywhere—and you'd have spun past us in Gee Whiz, little realizing what you had missed!"

"None of us would have known." The pathos of the might-have-been vibrated in Sutphen's voice. He was speaking in play, but there was an undercurrent of deeper feeling. It had been a near thing, indeed; and as he looked across the table into Essy's face he felt a strange excitement at the possibilities that lay before them both. What might not happen in those six weeks to come! It stirred him with a vague sense of danger, recklessness and delight. Her gayety, her tantalizing beauty, her frank, winning and engaging manner—all was sweeping him into an unknown country that he hardly dared to name.

"Gad," said Sutphen, "joking apart and all that, I really believe Baby *is* the bubble of destiny!"

X

THERE are few human relations more ambiguous than those of master and chauffeur. In the early days of automobiling the chauffeur was frankly the friend, the confidant and the mentor. The trials of that pioneer period dissolved all social barriers. One might as well have tried to maintain them on a raft in mid-ocean. But as machines improved the position of the chauffeur correspondingly declined. This proud being, once the monarch of all he surveyed, has, step by step, descended until now he may be occasionally seen in the ignominy of a livery. He who was once the comrade of the great is fast sinking to the level of the coachman. The new cars, with their long wheel bases, are steadily widening the distance between the driver and his passengers; and glass screens have been introduced, besides, to emphasize his menial condition and dull his ears to the conversation he was formerly privileged to hear, and, in many cases, to lead. In vain he began to call himself a *mécanicien*, as though a mere name was capable of saving him; in vain he spread the fiction that he was a reduced gentleman whom reverses had brought to the steering-wheel and the spark-advancer; in vain he rolled up those monumental bills at the garage in the faint hope of attracting attention to his wrongs. His brief hour of glory is now behind him, and the sun of his triumph has set.

Mortimer Sutphen had given a great deal of thought to this vexed question, and had decided to stick to the old way. It seemed to him not only kinder, more American, but distinctly better policy, to make a friend of his chauffeur rather than a servant. For this reason he always preferred to employ Frenchmen, who seemed better able to tread this middle path than any other race. The French are inherently well-bred and tactful, and (if we may say it) can be familiar without familiarity.

Alphonse Bocher was really, as a matter of fact, a man of considerable education. He had passed the very severe examinations required of a *pharmacien* or druggist, and had been in a very good way of business in his native city of Orleans until he had gone automobile-mad. His almost insane love of the new sport had wrecked his affairs, and had thrown him out into the world without a penny to follow the hobby that was dearer to him than comfort or competence. Regrets never troubled him, nor the thought of lost opportunities. Rigidly honest, sober, conscientious, and competent in the highest degree, he was the ideal of everything a *mécanicien* should be. As an employee, he had only one defect—that he would not remain with any owner who fell behind in the automobile procession. If with the new year there was no new car—it was good-by Bocher! The wealth of the Indies would not keep him on the seat of last year's model. Give him the best and the latest, or accept his resignation!

To tax the brains of a Bocher with such an obsolete old rattle-trap as the Despardoux was like asking a chronometer maker to tinker the village pump. But sooner or later there comes into every man's life a woman who can ask him to do anything. To Bocher this was Christine Schell. Yes, the admission has to be made sooner or later—and where better than right here? A pair of steel-blue eyes were boring holes through a heart that until now had been as phosphor-bronze. After forty years of complete insulation Bocher was at last short-circuiting under the influence of love. At what precise moment the trouble began it is impossible to state. Bocher did not know that himself. A word, a glance, the touch of a soft hand—and the harm was done. He was in love with Miss Schell—hopelessly, irretrievably, uncompromisingly in love. Small wonder, therefore, that he flung himself at Baby Bullet with the ardor of a knight of old battling with lions for the honor of his lady-love. That task may change

"There Wasn't Anybody Else—I Was Only Fibbing"

from century to century, but the will remains the same. Indeed, in some ways, the knight of old probably had an easier job. At any rate, he did not have to lie under the lion, and do his work in the dark. He did not have to crank the lion. The lion had no spark-timer, nor planetary gears, nor defective valve-stems. The lion was a going concern, which was more than anybody could say of Baby Bullet.

The next morning, as the two ladies sailed into the dining-room for breakfast—late, of course, but charmingly fresh and neat and dainty, and with a little air of pleasure and anticipation that enhanced their clean shirtwaists—they were struck by the haggard expression of Sutphen and Alphonse, who were already seated and waiting for them at a little table. A question elicited the fact that they had been at work on Baby since daylight.

"The dear little car!" exclaimed Miss Schell effusively, who was so happy that a railway wreck or a gas explosion would not have shattered her equanimity at that moment. "And what is the silly little trouble?"

"Oh, nozing to speak of," returned Alphonse.

"Everything's froze—that's all," added Sutphen.

Miss Schell had very pretty teeth and they showed like two rows of pearls when she laughed.

"What delicious names! Dogs, and collars, and freezing! But it's all right now, isn't it?"

"Ye-e-e-s," said Alphonse.

"I hope so!" Sutphen covertly showed his hands to Essy: the nails were black and torn, and the palms blistered. Three hours' struggle with Baby had not been accomplished without some wear and tear. Essy mutely offered him her sympathy.

"I could hardly sleep for thinking I was going to drive it myself to-day!" cried Miss Schell. "All night I had dreams of its chunking along, and I steering and throttling and tooting just as Mr. Bocher showed me!"

"Ran all right, did it?"—Miss Schell's enthusiasm was an endless entertainment to Sutphen, who was always ready to draw her out.

"Never missed a spark," said Miss Schell, who was beginning to acquire some of the gasoline language.

"I guess that's where it will always do its best work—in dreams!"

Miss Schell was hurt at the innuendo.

"Mr. Bocher believes in Baby," she remarked cuttingly. "Mr. Bocher told me yesterday that he wasn't going to rest a minute till it ran like a watch!"

"Well, he hasn't!" interjected Sutphen.

"Hasn't what?"

"Rested!"

Bocher hastened to relieve the situation by reaffirming his belief in Baby Bullet. He put a tremendous zip into it, with a Gallic wealth of gesticulation and oratory. He confidently staked his professional reputation on Baby's ultimate vindication. His eyes flashed as he waved away all objections. Any stranger listening to him might think that he was describing the car of the future. Sitting in the glow of Miss Schell's approval, and undeterred by the stifled laughter of the two others, who could neither of them resist the temptation of poking fun at him, he gradually reached the point of declaring that Baby, in its class, *entendez-vous*—in its class, mar-r-r-r-k me—was the most perfect, satisfactory, thoroughgoing and enduring little car ever put upon the market.

Miss Schell always wore a rapt look when listening to the praise of Baby Bullet—a sort of soft and tender far-away expression as pure and ethereal as that of a Madonna by Murillo. Under the spell of that automobile troubadour Alphonse, her soul seemed to break its fetters and soar into the azure like a bird. There was a noticeable bump as she dropped back to earth again and took up the interrupted processes of nourishment. The love-light melted from her eyes, and she chipped an egg with a return to her usual staid and businesslike manner.

Breakfast continued without any further intrusion of Baby Bullet. Certain prosaic lunch questions had to be settled, of the cold chicken or veal-and-ham-pie order. Sutphen had converted his golf-stick-and-umbrella-basket into a very neat ice-chest, having divided it into small compartments lined with zinc, and put in a tap to carry off the melted water. What with his tea-basket and this portable cold storage, Gee Whiz could be made very independent of roadside hospitality. The head waiter was called into the discussion, and sowed discord in what had been a happy party by volunteering two cold lobsters. Miss Schell instantly foresaw ptomaine poisoning and a death of agony. Essy and Sutphen fought for the lobsters on the ground that life is one long risk, anyway, and that the head waiter looked so much like Henry Ward Beecher that his word might safely be taken. Alphonse neutrally ate bacon, and tried to keep out of trouble. After an animated wrangle the pro-lobsters won, Miss Schell disassociating herself from all responsibility as to what might happen, and submitting gracefully to be overruled.

Sutphen showed to great advantage as a host. With him one had the comfortable feeling that money had ceased to exist. He kept all such considerations in the background, and there was something royal in his simplicity and assurance. It seemed quite natural that everybody should run at his nod, and spread out invisible carpets before him. That was what they were there for. Ready-made devotion rose up on every side. He called it into being by a single careless glance. Always simple, unaffected, kind and good-natured, he yet had the air that servants, with their keen intuition, at once recognized and appreciated. He had been so long accustomed to wealth that he had lost all thought of it—an enviable attitude of mind that is rare among rich men, who are usually afflicted with an almost abnormal dollar-sense.

After breakfast Sutphen managed to inveigle Essy away from Miss Schell, and, lighting a cigar, persuaded her to stroll with him about the big garden in the rear of the inn. It was a beautiful morning, deliciously fresh and warm, with the dew just drying on the close-cropped turf. It was a morning to invite confidences and cement friendships already half begun. Essy, bareheaded, and with her arm through Sutphen's, silently breathed in the fragrance of new-mown hay that was wafted across the hawthorn hedges, and was content for a moment just to live.

(Continued on Page 21)

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Poor Richard Junior's Philosophy

¶ Some of the best sellers sell the public.

¶ The finest harvest has to be promptly gathered.

¶ Success after forty is won by working for it like sixty.

¶ A man's job should be like his shoe—not too tight in the fit

¶ The "no seat, no fare" man is a hero, but how will he ever get anywhere?

¶ The idle millionaire gets all his interest out of his money and none out of life

¶ Honesty is the best policy—but not all the insurance companies have it in stock.

¶ The main difficulty in going back to Nature is that the servants go back to the city.

¶ The only animals that regularly dwell in their family-trees are cads and monkeys.

¶ Reform in politics is the rainbow at the end of which is the pot of pure government.

¶ Too much modern charity begins and lives at home and sends its sympathy by telephone.

¶ Man accepts compliments, endures criticism, tolerates gossip and runs away from ridicule.

¶ The summer engagement is the sham skirmish used by General Cupid to exercise his troops.

¶ American girls are not buying as many titles as formerly, but they are getting more happiness.

¶ Europe spends a busy summer getting American money and a comfortable winter telling how sordid it is

The Dragon of Commerce

A STATISTICAL friend vouchsafes the information that this season's output of Advice to the Young Man upon Beginning Business amounted to forty thousand long tons and broke the record. Yet in all this vast output there isn't a single word on the main question. As a matter of fact, success in industrial business nowadays is as simple as a fairy tale. The young man must find out how to kill the dragon—the dragon being competition.

In about two years of the high tide in that line there were formed industrial consolidations with an aggregate capitalization of five billion dollars. They were, in themselves, attempts to subdue competition, and the measure of success or failure of each one of them has been substantially in proportion to the ability it discovered in that direction.

Fifteen or more years ago the chief linseed-oil mills of the country were put into a trust, which was capitalized with a generous hand. Competition proved too strong, and the original trust went its sad way to the dogs. Then a second and greater trust was formed, taking in many of the outside mills. Again competition; again the melancholy road to the kennel. When the second trust was in a depressed state, gentlemen prominently connected with the Standard Oil Company bought control. Now we read that the trust is master of the field and that it is the competitors who are on the way to the dogs. The Standard Oil gentlemen learned the dragon secret a long time ago.

Ten years or so ago there was a combination of glucose plants which was highly successful until competition appeared. Then there was a second consolidation to take in the competitors. The second consolidation reduced the common dividend, then passed it, then reduced the preferred dividend, then passed that. Reason: competition. Standard Oil gentlemen are doing the competing. It is rumored that when the consolidation is sufficiently dejected they will buy it. If they do, the dragon will promptly turn up his scaly toes and yield the ghost.

Many other dragon stories from recent industrial history might be repeated; but these are sufficient to show the cruel nature of the beast. He devoured whole broods of tender little packing-plants in the West; but the persons whom Commissioner Garfield investigated and reported to be not a trust have reduced him to a mere gaunt shadow. So they are flourishing. This is what the young man should really be taught. The trouble is that those who know the secret keep it to themselves.

Fools and Their Money

IN REFERRING to "the law-breaking, amusement-mad and sin-blinded mobs of this city and country," an eloquent metropolitan divine possibly lets his feelings get the better of his judgment. Nevertheless the question of amusement is one of the most serious that the day presents, especially to the great and constantly growing number of persons who are engaged in it as a business.

It should be said at once that, for the right man, there is no better field. If he can get a suitable location and discover just the kind of shock that will hit the popular fancy when on pleasure bent he will gain fame and fortune at a bound. But it is a difficult business, too. Positively millions have been sunk in building swift shoots through space and goggly-eyed papier-mâché surprises which somehow failed to arouse public interest.

There are, however, a few fundamentals. For an urban population in the torrid season nothing else is so attractive as a crowd. The larger, denser and more generally uncomfortable the crowd, the greater the attraction. New York's celebrated "lung block" would unquestionably have been an enormous success as a dog-days amusement feature. And for the simple country folk, particularly when they can go in family parties and take the little ones along, all other pleasure-giving devices pale and dwindle in comparison with a human freak. The amusement vendor can always count with perfect certainty upon the placid joy that is derivable from contemplating, and pointing out to offspring of the tenderest years, some being whose legs grow out of his shoulder-blades or who has only one side to his face.

A combination of dense crowd and monstrosities would probably be irresistible to the pleasure-seekers of both city and country.

Financial Masters—of Fraud

WHAT are the distinctive and peculiar services to society rendered by many of those "captains of industry" whose intellect and success we are called on to applaud—and whose morals we are called on to ignore?

Economical combination, elimination of waste, improvement and cheapening of production—these are not the discoveries of any man or group of men. They are the necessary, the inevitable outcome of modern world conditions, created by the development of science. In so far, then, as our "captains" are simply going with the current, they deserve no especial admiration or gratitude. But there are powerful efforts making to prevent the masses of us from getting that which science has produced for us—for us *all*. Monopolies are being created; wickedly burdensome fixed charges are being heaped upon wages and upon prices.

Reorganizations, watered stock and inflated bonds: these are the schemes worked for inducing the people to invest their savings in promising enterprises from which the bottoms presently drop, with the savings aforesaid lost to their owners but won by "high financiers."

Monopoly, unjust fixed charges, "rigged" enterprises and markets; these are the reefs and shallows in the course of our vigilant and sleepless "captains."

The Wifely Touch

LIGHT-MINDED paragraphers the country over have been making game of a Missouri judge who, although granting a husband's suit for divorce, disallowed the plea that the injured man regarded as of especial weight—namely, that his wife had been accustomed to extract from his trousers' pockets while he was asleep such treasure as diligent search revealed there. In the eyes of the law, as it seems, it is neither a crime nor a misdemeanor for a wife thus to share her husband's lot. A Chicago paper, meanwhile, rebukes both the learned, wise and upright judge and the flippant scribes. "The moment that husbands and wives," it says, "begin to play sly tricks upon each other, the beauty of the marriage relation is gone." To question, as a New York paper does, why the Chicago editor felt so keenly on the subject, is both irrelevant and base. The whole future of wifehood is at stake in the question.

Through all the ages marriage, while legally a contract in partnership, has been a relation in which money talked, and the man put the records on the financial gramophone. Like the Irishman of anecdote, the husband has said: "What's yours is mine, and what's mine's me own." The very physical being of women is evidence of this fact, for it is a matter of scientific record that, as is the case with rabbits, deer and other graceful but terror-driven animals, the retina of her eyes takes in a larger field of vision than that of dominant and cruel man. And her nature, even more than her physique, is all compact of shifts, evasions and dissimulations. If Solomon had been half as wise as he is said to have been, he would have found that fifth and greatest thing that passeth understanding, the way of a maid with a man. The so-called prose laureate of pessimism, Edgar Saltus, deposed that, in all his lifelong hunt for the true and the beautiful, he had never seen but one happy marriage. In that the wife was a deaf mute and the husband blind. Even then, Mr. Saltus added, the husband did not always know what she was thinking.

The idea that masculine comradeship and honor are possible in the relations of men and women is very recent Those who profess it most prominently are suffragists, socialists and other queer creatures. In literature the most prominent and perhaps the first exponent of it is Trilby—and even Du Maurier did not venture to show us what that frank and manly girl would have become in matrimony. Yet the time is coming, however distant, when no good husband will close his eyes in sleep without first putting his wad in plain sight on the bureau, and no wife worthy of the name will take a red cent from it without ringing up the exact amount on the conjugal cash-register.

When Business isn't Business

EVERY now and then somebody starts a discussion as to whether the Post-Office Department is run in a businesslike way. The question is rather interesting when so much is heard about government ownership generally; but to argue about it is a waste of time. It is not open to argument. It can be settled in half a minute by a simple statement. The post-office is not businesslike, because it refuses knowingly to lend itself to fraud, although the fraud offers it revenue.

A gentleman wishes, let us say, to start the baldest and most transparent kind of a get-rich-quick swindle, promising investors ten per cent. a month, or any other return that his exuberant fancy may dictate; or, for a modest consideration, he proposes to sell infallible tips on stocks or horse-races; or he desires to market at ten cents a share mining stock that he will redeem at fifty cents a share a month hence. He has no difficulty whatever in discovering some bank that will accept his account, nor in finding some moral newspaper that will print his advertisements. Banks with every appearance of respectability have been known to lend themselves as references to the grossest of frauds. There are not many newspapers in the columns of which you will not find advertisements which even a detective would know to be swindles. The lottery business was carried on through thrifty express companies long after the Government had shut it out of the mails. It made a great stir when somebody pointed out that an important part of the revenue of the telegraph companies came from illegal pool-rooms and bucket-shops. But that was business.

Only when the swindle comes to the post-office does it run against an institution that will not accept its money and assist in the thieving. Perhaps Congress should investigate this.

The Passing of the Homestead

IT MAY be true that the best development comes through the family living in a house which it owns. But, whether it is true or not, we may as well dismiss it as one of the bright impossible dreams. Each census since 1850 has shown a decrease in the number of American families living in their own homes, an increase in the number of shifting and, in the literal sense, homeless families. The latest census shows that of our sixteen and a half million families, more than half were renters; only the four and three-quarter millions own homes free of mortgage. Judging the future by the unbroken record of the past, the next census will show that about two families out of those are renters, and only one family in five or six owns its abode outright.

The "old homestead" is a rapidly passing phenomenon. Its passing is profoundly significant. It is another and big instance of the decay of a human institution. What compensatory good will come to its place we cannot yet see. But, be sure, the good will come.

The Wood Fire in Number Three

By F. Hopkinson Smith

Around the Embers of the Dying Fire

SPRING had come. The trees in the old Square were tuneful with impatient birds ready to move in and begin housekeeping as soon as the buds poked their yellow heads out of their nestings of bark. The eager sun, that had been trying all winter to gain the corner of Mac's studio window, had finally carried the sash and grimy pane by assault, and its beams were now lying basking on the Daghestan rug in full defiance of the smouldering coals, crouching half dead in their bed of ashes.

From an open window—Mac had thrown it wide—came a breath of summer air, promising green fields and fleecy clouds; lappings about the bows of canoes; balsam beds under bark slants; white scoured decks and dancing waves; queer cafés under cool arched trees, and snowy peaks against the blue.

The glorious old fire felt the sun's power and cowered, trembling with an ill-defined fear. It knew its days were numbered—perhaps its hours. No more romping and skylarking; no more outbursts of crackling laughter; no more scurrying up the ghostly chimney, the madcap sparks playing hide-and-seek in the soot; no more hugging close of the old logs warming themselves and everybody about them; no more jolly nights with the hearth swept and the pipes lighted, the faces of the smokers aglow with the radiance of the cheery blaze.

Its old enemy the Cold had given up the fight and had crept away to hide in the North; so had the snow and the icy winds. No more! No more! Spring had come; summer was already calling Now for big bowls of blossoms, their fragrance mingling with the slanting lines of smoke. Now for half-closed blinds, through which sunbeams peeped and restless, hungry flies buzzed in and out. Now for long afternoons, soft twilights and wide-open windows, their sashes framing the stars

Mac had noted the signs and was getting ready for the change. Already had he opened his dust-covered trunk and hauled out a collection of tramping shoes, old straw hats and summer clothes, and a thin painting coat in place of his pet velveteen jacket. It was only at night that he raked out the coals hiding their faces in the ashes —the fire had never gone out since the day he lighted it—and encouraged them with a comforting log

Most of the members had formed their plans—one or two had already bid good-by to the Circle. Lonnegan was off trout fishing, and Jack Sterling was three days out.

"Gone to look up Christine and the old boys and girls," Marny said, at which Mac shook his head, knowing the bee, and knowing also the kind and variety of flowers which grew in the gardens most frequented by that happy-go-lucky fellow.

Murphy was back in London—cabled for and left without being able to bid anybody good-by. "Throw on another stick," he had written Mac by the pilot-boat, "and give the dear old logs a friendly punch and tell 'em it's from that wild Irishman, Murphy. I'd give you a tract of woodland if I had one, and I'd build you a fireplace as big as the nave of a church. I shall never forget my afternoons around your fire, MacWhirter. You and your back-logs and the dear boys warmed me clear through to my heart. Keep my chair dusted—I'm coming back, if I live."

With the budding trees and soft air and all the delights of the out-of-doors, the attendance even of those members who still remained in town began to drop off. Only when a raw, chill wind blew from the east, reminding us of the winter and the welcome of Mac's fire, would the chairs about the hearth be filled. Boggs, Pitkin, Woods, Marny and I were the only ones who came with any regularity.

"Got to cover 'em up, Colonel," Mac said to me the last afternoon the fire was alight—I had arrived ahead of the others and had found him crooning over the smouldering logs, looking into the embers. "They've been mighty good

"My Memories were of a Girl in a Garden, All in White"

to us all winter—never sulked—never backed out; start them up and give them a pat or two on their backs and away they'd go." He spoke as if the logs were alive. "Lots of comfort we've had out of them: going to have a lot more next year. I shall bury the embers of the last fire—perhaps this one, I can't tell—in its ashes, and keep the whole till we start them up in the autumn. It will seem then like the same old fire. The flowers lie dead all winter, but they bloom from the same old ember of a root. All the root needs is the sun and all the coals need is warmth. And the two never bloom in the same season—that's the best part of it."

He had not once looked at me as he spoke—he knew me by my tread, and he knew my voice, but his eyes had not once turned my way, not even when I took my chair

"And what are *you* going to do, Mac, all summer? Got any plans?" I asked between the puffs of my pipe.

"Got plenty of plans, but got no money. Heard there was a man nibbling around my East River, but you can't tell. Brown, the salesman, says it's as good as sold, but I've heard Brown say those things before. Exhibition closes this week; guess the distinguished connoisseur, Mr A. MacWhirter, will add that picture to his collection—that closet behind us is full of 'em."

"Where would you like to go, old man?"

"Oh, I don't know, Colonel. I'd like to try Holland once more and get some new skies—and boats."

"Nothing on this side, Mac?" I was not probing for subjects for Mac's brush.

"No—don't seem so. Can't sell them, anyhow. I thought my East River was about the best I had done, but nobody wants it. Cook calls it a 'Melancholy Monochrome,' and that other critic—I forget his name—says it lacks 'spontaneity'—whatever that is. I ought to have stayed at home and helped my governor instead of roaming around the world deluding myself with the idea that I could paint. About everything I've tried has failed: had to borrow the money to get me to Munich; took me three years to pay it back, doing pot-boilers—even painted signs one time. Been chasing these phantoms now for a good many years, but I haven't gotten anywhere. I'd rather paint than eat—but I've got to eat; that's the worst of it. A little encouragement, too, would help. I try not to mind what Cook says about my things, but it hurts all the same. And yet if he ever overpraised my work it would be just as offensive. What I want is somebody to come along and get underneath the paint and find something of myself and what I'm trying to do with my brush. It may be monotonous to Cook: it isn't to me. I could crisp my East River up with a lot of cheap color and a boat or two with figures in the foreground, but it was the solemn silence of the morning that I was after—and the silvery quality of the dawn. Don't everybody see that—some of them can't. Well, in she goes with the rest—you'll all have a fine bonfire when I'm gone. I'll keep out the one hanging over the lounge and maybe another back somewhere in that mausoleum of a closet. I'll give one to you, old man, if you'll promise to take care of it." And Mac rose from his chair, crossed the room, and taking an unframed canvas from the wall, propped it up on a chair. There were dozens of others around it and so it had never attracted my attention. "Not much—just a garden wall and a bench—pretty black—too much bitumen." And he wet his finger and rubbed the canvas

I took the sketch in my hand and examined it carefully. It was dated "Lucerne," and signed with two initials —not Mac's.

"Old sketch?"

"Yes—about fifteen years ago."

"Don't look like your work"

"It isn't."

"Who did it?"

"A pupil of mine"

"Girl?"

Mac nodded, replaced the sketch on the wall and sank into his chair again

"Only pupil I ever had. She and her mother had spent the winter in Munich. That's where I met her"

"It is signed 'Lucerne,'" I said

"Yes—I followed her there."

"To teach?"

"No—because I loved her."

The announcement came so suddenly that for a moment I could not answer. He had often given me his confidence, and I thought I knew his life, but this was news to me. I had suspected that some love affair had sweetened and mellowed his nature, but he always avoided the subject and I had, of course, never pressed my inquiries. If he was ready to tell me now I was willing to listen with open ears.

"You loved her, Mac?" I said simply.

"Yes—as a boy loves—without thought—crazily—only that one idea in his mind: ready to die for her. No sleep—sometimes a whole day without tasting a mouthful—floating on soap bubbles. Ah! We never love that way but once! It was all burned out of me, though, that summer I've just lived on ever since—painting a little, nursing these old logs, hobnobbing with you boys—getting older—'most forty now—getting poorer."

"And did she love you, Mac?"

"Yes—same way. Only she got over it and I didn't."

"Some other fellow?"

"No, her father. Oh, there's no use going into it! But sometimes, when I do my level best and put my heart into a thing, as I have done into that picture at the Academy, or as I poured it out to that girl in that old garden at Lucerne, and it all comes to naught, I lose my grip for a time and feel like putting my foot through my canvases and hiring out somewhere for a dollar a day."

I made no comment. My long years of intimacy with my friend had taught me never to interrupt him and never to ask him any question outside the trend of his thoughts.

Editor's Note—This is the ninth and last of a series of stories by F. Hopkinson Smith, each complete in itself, but all told before The Wood Fire in No. 3.

"Self-made, dominating man, her father—began life as a brass-moulder—'worked with my hands, sir,' he would tell me, holding out his stubs of fingers. Didn't want any loafers and spongers around him. He didn't say that to me, of course, but he did to her. The mother was different—like the daughter—she believed in me. She believed in anything Nell liked. Believed in her music—that's what she came to Munich for—and, when she gave that up and wanted to paint, hunted me up to teach her. She was eighteen and I was twenty-three. Well, you can fill in the rest Every day, you know—sometimes at my hole in the wall; sometimes at her apartment: went on all winter. In May her father came over and wired them to meet him in Lucerne. We tried parting—sat up half the night, we three—talking it over—the dear mother helping. She loved us both by that time! I tried it for two days and then locked up my place and started. That old garden was where we met and where we continued to meet. He came down one morning to see what we were doing—we were doing that sketch—had been doing it for two weeks. Some days it got a brushful of paint and some days it didn't. You know how hard you would work when the girl you loved best in the world sat beside you looking up into your face. Sometimes the dear mother would be with us—and sometimes she would make believe she was. In the intervals she was working on the old gentleman, trying to break it to him easy. 'You have worked all your life,' she would say to him, 'and you have, outside of me, only two things left—your money and your daughter. The money won't make her happy unless there is somebody to share it with her. This boy loves her; he is clean'—I'm just quoting her words, old man—I was in those days—'honest, has an honorable profession, and will succeed the better once he has Nellie to help him and your money to relieve his mind, for the time, of anxiety. When he becomes famous, as he is sure to be, he will return it to you with interest.' That was the sort of talk and it occurred about every day. Nellie would hear it and add her voice, and then we two would talk it over in the garden.

"One day he came down himself. The garden was up the hill behind the Schweitzerhoff—you remember it—in one of those smaller hotels. Lucerne was crowded

"'Let me see what you two are doing,' he said with a sort of police-officer air

"I turned the easel toward him. The sketch was about as you see it—all except the signature and the word 'Lucerne'—that I added afterward

"'How long have you been at this?'

"'About two weeks,' I said. I thought I'd give it its full time, so as to prove to him how carefully it had been painted.

"'Two weeks, eh,' he repeated slowly. 'Done anything else?'

"'No'

"'What's it worth?'

"'Well, it's only a study, sir'

"'Well, but what's it worth?'

"I thought for a moment and then, knowing how he valued everything by his own standard, said:

"'I should think, perhaps, fifty dollars, when it's finished'

"'That's at the rate of twenty-five dollars a week, isn't it?—a little over three dollars a day. I earned more than that, young man, when I was younger than you, and I was making something that was sold before I turned a hand to it. You've got to shop your things around till you sell 'em. Come into the house, Nellie; I want to speak to you.'

"Brutal—wasn't it? I have hated his kind ever since. Money! Money! Money! You'd think the only thing in life was the accumulation of dollars. Flowers bloom—mists curl up mountain-sides—brooks laugh in the sunlight, birds sing and children romp and play. There is poverty and suffering and death; there are stricken hearts needing help; kind words to speak, famishing minds to educate—there is art and science and music. Nothing counts. Money! Money! Money! I'm sick of it!"

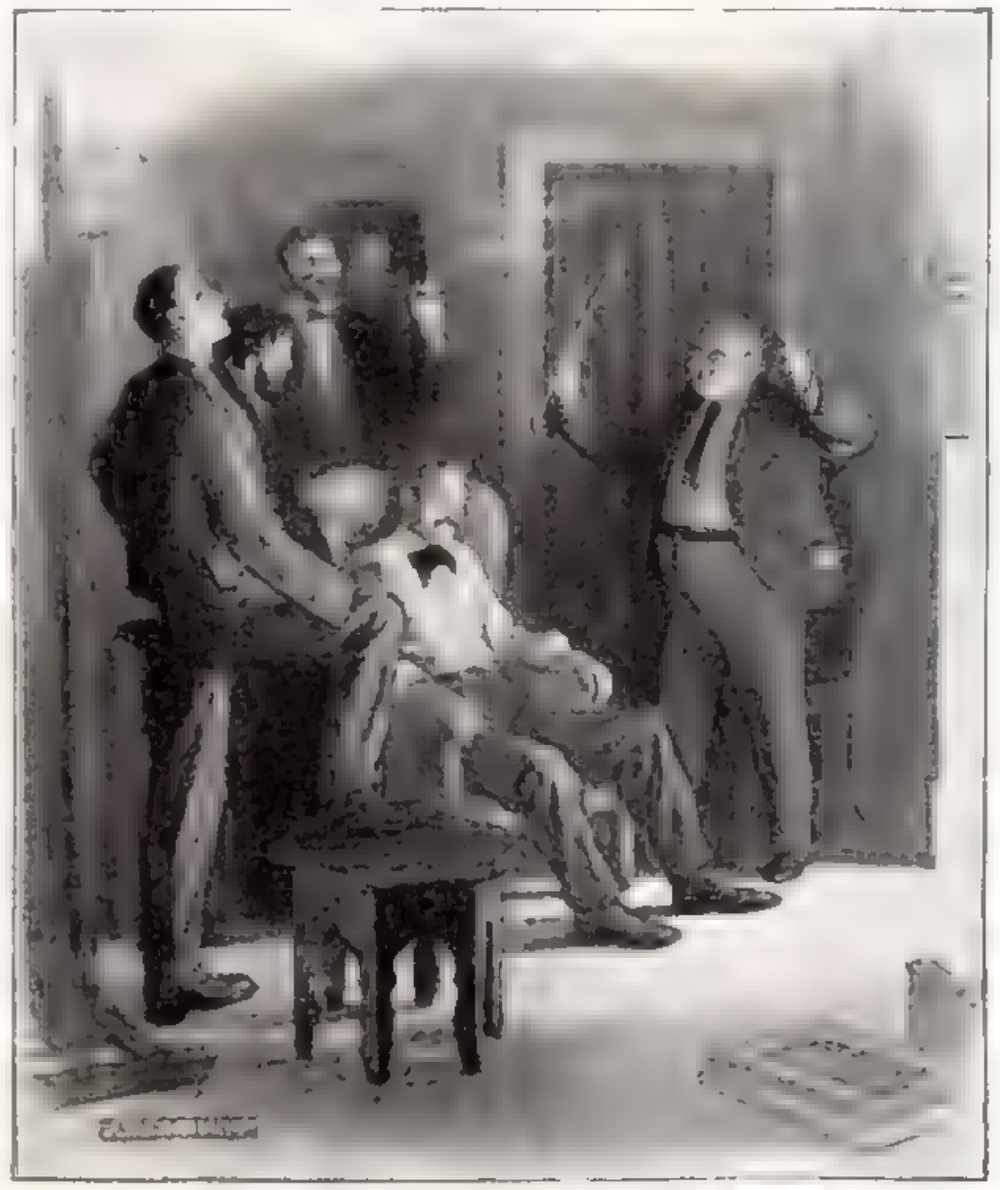
"And that ended it with the girl?" I asked, without moving my head from my hand.

"Yes, practically. She went to Paris and I went back to Munich. I felt as if my heart had been torn out of me—like a plant twisted out by the roots. The letters came—first every day, then once or twice a week, then at long intervals. You won't believe it, old man, but—do you know?—that wound never healed for years—hasn't yet, parts of it. Shams, flaunted wealth, society—all irritate it—and me. It seemed so cruel—so unnecessary, so stupid. 'What counts but love?' I would say to myself over and over again. If I had a million dollars, what better off should I be? If we were both on a desert island without a cent, we could be happy together, and if we had a million apiece and didn't love each other, we should be miserable. Quixotic, I know—indefensible—out of date with modern methods, but I'd give my career if more of that sort of doctrine saturated the air we breathe."

"You saw her again?"

"Yes—once, in Paris, driving with her husband. This was about five years ago. She didn't see me, although I stood within ten feet of her. He was much older—older than I am now, I should think. Commonplace sort of fellow—see a dozen like him any morning on the Avenue going down to Wall Street. Only her eyes were left, and the fluff of hair about her forehead. She made no impression on me—she wasn't the woman I had loved. My memories were of a girl in a garden, all in white; her hair about her shoulders; the molten sunlight splashed here and there; the cool shadow tones between the drippings of gold. And the sound of her voice, and the way she raised her eyes to mine! No, it never comes but once. It is the bloom on the peach—the flush of a dawn never repeated in any other sky; the thrill of the first kiss at the altar; the cry of the first child Yours! Yours! For ever and ever!

"Talking like a first-class old idiot, am I not, old man? But I can't help it. And I get so lonely for it sometimes. Often when you fellows go home and I am left alone at night I draw up by this fire and build castles in the coals. And I see so many things—the figure of a woman, the uplifted hands of children; paths leading to low porticoes; gardens



"'Should Auld Acquaintance be Forgot——'"

with tall flowers along their paths; an arm about my neck and a warm cheek held close to mine. I know I am only half living tucked up here pegging away, and that I ought to shake myself loose and go out into the world more and see what it is made of In a few years I'll be frozen fast into my habits like an old branch in a stream when the winter's cold strikes it. Only you and the other boys and the fire keep me young."

"Have you never met anybody since, Mac, you cared for?" I had braced myself for that question, wondering how he would take it.

"Yes, once—but she never knew it. I had nothing—why begin over again? It would have turned out like the other—worse. Then I was too young—now I'm too old. Besides—she's on the other side of the water—lives there."

"She liked you?"

"Oh, I don't know. Women are hard to understand. I never abuse their confidence when they trust me, and they generally do trust me when I get close to them. I seem always to be the big brother to them, and so they let themselves go, knowing I won't misunderstand. Women *like* me—they don't love me: great difference. A lot of men make this mistake, thinking a woman is in love with them when she only wants to be kind. She can't always be on the defensive and still be natural. The greatest relief that can come to one of them is to find that the man whom she wants only as a companion is contented to be that and nothing more, and won't take advantage of her confidence. So I say I don't know. She was a human kind of a girl, this one—real human."

Here Mac paused for an instant, his eyes on the fast-dying embers.

"Had a heart for things outside of her own affairs. Girl a man could tie up to. Human, I tell you—real human!"

"Follow it up, Mac?"

He had volunteered nothing about her personality.

"No—let it go! I've been hoping I'd make a hit some time, and then maybe I'd—no, don't talk about it any more. Listen! Who's that coming upstairs? That's Woods: I know his step. Happy fellow! Hear his whistle—he must have got another order for a full-length—nothing like pink teas for encouraging American art, my boy."

The expected arrival was by this time beating a rat-a-tat-too on the Chinese screen, his whistle more shrill than ever

"Come in, you petted child of fashion!" cried Mac, Woods' joyous step having completely changed the current of his thoughts.

A black slouch hat arose slowly above the edge of the screen; then a lock of hair, and then a round, fat face in a broad grin. It was Boggs!

"Thought you were Woods," cried Mac.

"I'm aware of that idiotic mistake on your part, great and masterful painter," burst out Boggs.

"You're not half so good-looking as Woods, you fat woodchuck."

"I am aware of it, great and masterful painter, but I am infinitely more valuable. I carry priceless things about me. Shake me and I'll exude glad tidings—marvelous events are happening at the Academy. I have just left there, and I *know*. The main stairway is in the hands of a mob of disappointed millionaires pressing up toward the South Room. Every art-critic in town is clinging to the columns, craning his head. Brown is in a collapse, his body stretched out on one of the green sofas. All eyes are fastened—even Brown's glazed peepers—on a small yellow card slipped into the lower left-hand corner of a canvas occupying the centre of the south wall Before it, down on his knees, pouring out his heart in thankfulness, is the happy purchaser, tears rolling down his cheeks, his——"

"Boggs, what the devil are you talking about?" cried Mac. "Do you mean——"

"I do, most masterful painter—I mean just that! Toot the hewgag! Bang the lyre! The East River is sold! SOLD! You duffer!"

"Who to?" Mac's voice had an unsteady tremor in it.

"To Pitkin's friend, the banker. He's wild about it; says he's been looking for something of yours ever since the night he was here, and only knew you had a picture on exhibition when he read Cook's abuse of it in yesterday's paper. And that isn't all! No sooner had the 'Sold' card been slipped into the frame than Mr. Blodgett came in—swore he had been intending to buy the East River for his gallery ever since the show opened; offered an advance of five hundred dollars to the banker, who laughed at him, and then in despair bought your other picture, The Storm, hung on the top line. All together now, gentlemen: 'Should auld acquaintance be forgot——'"

And Boggs' voice rang out in the tune he knew Mac loved best.

Mac dropped into his chair. The news thrilled him in more ways than one. Certain vague, hopeless plans could now, perhaps, be carried out—Holland for one, which seemed nearer of realization now than ever. So did some others.

"Millionaires have their uses, Mac!" I suggested.

"Yes—but this one was a ten-spot. He filled my mug and——"

"And your pocket," broke in Boggs; "don't forget that, you ingrate. Again, all together, gentlemen:

"'Should auld acquaintance be forgot——'"

This time Boggs sang the couplet to the end.

When Boggs had gone I still kept my chair. There was one thing more I wanted to know. Mac was on his feet, restlessly pacing the room, a quickness in his step, a buoyant tone in his voice that I had not noticed all winter.

"Sit down here, old man, and let me ask you a question," I said

"No—fire it at me here—I'm too happy to sit down."

"Was that human girl you spoke of, who lives abroad, the girl in the steamer chair with the red roses in her lap?"

Mac stopped and laid his hand on my shoulder.

"Yes—I got a letter from her this morning."

"And you are going over?"

"By the first steamer, old man."

(THE END)

With the Old-Time Players

By Rebecca Harding Davis

Memories of Actors and Actresses of Bygone Years

FORTY years ago the starring system was not yet fully established in this country. The stock companies in New York and Philadelphia were made up of men and women who to-day would be rushing from Boston to San Francisco, doing one-night stands on the way. You did not then have to look at the paper to know which, of hundreds of clever actors, were waiting down street to entertain you that night. You knew they were the same half-dozen old friends who had been there for years, making you cry and laugh. You had your favorite actor, as you had your favorite doctor and druggist, and when he played in a rôle that suited you, you went to see him, for the hundredth time, perhaps, and settled down to a solid evening's enjoyment, not relishing the flavor of the brew less because you had tasted it so often.

The elder Sothern won his first triumph in one of these companies; he and Jefferson divided the honors in Our American Cousin. The Booths, William Warren and John Owens all began as stock actors. They soon, however, fell into the starring habit and would flash in on us occasionally, and then vanish into outer darkness. But the steady cheer of our winters came from the faithful stock companies. You came to feel a certain proprietorship in Orlando's scowl and Roman nose — you had known them so long in Romeo and Armand; and you had a personal triumph when the blue eyes and giggle of Ophelia brought down the galleries — they had wrung your heart for years in Desdemona and every other pet heroine.

The Charles Walcots — model husband and wife — were, I thought then, the most able and popular of our fixed stars. I have heard that now, in their honored old age, they choose still to remain in a stock company in New York. I wish I could repay them the clean, wholesome pleasure of which they gave me such full draughts when I was young.

The stock company system gave a certain weight and consistency to the whole life of the actor. He became a citizen of one town; he lived in one house in it, not, as now, in shooting trains and countless hotels. When he left the stage, he usually remained in that house; he had the freedom of his old theatre, and at night hung around the lobby like an uneasy ghost, silently living over his long-ago triumphs. Several of these retired old players were living in the outskirts of Philadelphia when I first came there, and were notable folk in that great, quiet village. The drivers of the slow-jogging horse-cars, the newsboys, the pepper-pot women turned to stare after them with a homage and awe that warmed their chilled blood. One old actor, Peter Richings, with his niece, lived in our neighborhood. A most happy man! He did not lay aside the buskin and crown even when he went to bed

He taught a class of would-be actors.

"And where was your place in that scene?" one of them once asked after he had described some tremendous stage effect.

"In the center-r, sir! Peter Richings was always in the center-r!"

Richard in the Market-Place

HE USED to frequent one of the open markets, then common in the town, striding majestically among the potatoes and onions, his basket on his arm.

"I've seen you act, Mr. Richings," a flippant butcher said one day as he sliced off the steak, "in tragedy. I don't know now, but I liked your Richard as well as any I ever seen."

"Sir!" thundered the discrowned king, "you never saw another! There never was but one Richard in America!"

Surely a most harmless vanity for old age! How comfortable it would be for any of us, when the play is over for us, to be able to believe that we had always held the centre of the stage!

Of the best of all the old actors — the man whom the world has recognized as the greatest of American comedians, and who, to those who knew him, was the most loyal and lovable of comrades — Joseph Jefferson — I have the heart to speak but a word. He has but lately gone from us. The whole country mourned for him, not so much as an actor as a friend. There are probably no homes belonging to the better, human kind of American

Editor's Note — This is the last of a series of three articles on the old players.

Saw Her and Recognized the Wonderful Beauty and Cleverness of the Poor Little Stroller

men and women to which the tidings, the other day, that "Rip" had gone out of the world, never to return, did not come with a sense of personal hurt and loss

No good man or woman ever saw Jefferson play without forgetting the actor and making friends with the man. Though they saw him but once, they carried "Rip" home with them. He became, in some sort, their chum and comrade for the rest of their lives

There have been many able disquisitions from the critics on his art. I am no critic and cannot speak of it. But I should like to remind the present generation that the natural school of acting which they found established on the stage, and have taken for granted as a matter of course, was introduced there by Joseph Jefferson. There are many masters of it now in both comedy and tragedy. But they owe the vivifying idea behind their work to "old Joe." He was the first actor to elevate his art out of exaggeration into the region of nature and truth

He did a better work even than that. When he was young there was a strong social prejudice against actors as a class. It was taken for granted that they were dissolute and immoral folk. Jefferson, in every day of his long years, proved to the world that an actor can be a model to other men in the most sacred relations of life. He was the wise, loving husband and father; the head of a great clan of Jeffersons to whom he set the example of an honest, pure, helpful life; he was the loyalest of friends, the kindest of masters; on the stage, in society, in his own home, he "bore without abuse, the grand old name of gentleman." If the unreasonable prejudice against the men and women of his profession has disappeared among thinking people in this country, the change is largely due to the private life of Joseph Jefferson.

He began life a penniless boy, without friends or education; he chose a profession in which the temptations were great, and which barred him from the help and encouragement which come to other boys. He ended his life, the friend and comrade of some of the wisest and foremost men of his time, and bore to his grave the respect and love of the whole country.

Everybody will remember "Rip's" queer whims and oddities, his shrewd humor and his generosity, lavish as that of a foolish child. But the thing which those who knew him best will always remember is his friendliness. He was a friend to every man who came near him, no matter how scampish or worthless

And he was a humble, faithful servant of God. He never talked of creeds or dogmas; but every day and hour he quietly put into practice the teachings of Christ.

About the time of Richings, Laura Keene, the manager of a theatre in Philadelphia, won the hearts of the town by giving a play exclusively for children on every Saturday afternoon. These plays were not only pantomimes, but Beauty and the Beast, Cinderella and Jack the Giant Killer in the flesh. The house would be filled to the roof with children. I remember no effect so fine in any theatre as the mass of laughing baby faces and the soft clapping of the thousands of little hands.

Soon after this time Pinafore appeared, and opened a real fairyland to the grown-up public. I do not believe that any theatrical venture can ever again command the overwhelming success which was given to Gilbert and Sullivan's operas. In the first place, they offered the public music — music that was catchy and harmonious, that organ-grinders could steal, and village girls and boys shout in chorus on summer evenings; and fun, and fine biting satire; and, above all, the fun and satire and songs were clean. There was not a hint of indecency from beginning to end of them. The American is a decent fellow; which fact managers now are apt to overlook — to their loss

Church-going folk, who never before had entered theatres, then crowded them to the doors, night after night, to laugh at Buttercup or Pooh-Bah. I knew one old Philadelphia Quaker who secured twenty seats for the season, and filled them with his dove-colored friends, bringing them from all of the neighboring towns, so heartily did he indorse this new gospel of clean fun

The atmosphere of the stage at that time, as now, had the curious quality of making the men and women who breathed it unlike ordinary folk. Their habits, their opinions, the values they set on the things of life, were not like ours. The managers of theatres whom I have known had the same eccentric quality as the actors. You never could tell what any of the craft would do to-morrow by what they were doing to-day

Augustin Daly was one of the most uncertain of this whole whimsical fraternity. The casual observer saw in him an untidy, ill-tempered fellow, whom it would be wise to avoid. His collar usually was frayed, his coat torn, he scowled at the passers-by, and it was rumored that he ordered the members of his company about as a Georgia overseer would his cotton-pickers. But under all this the man had a keen appreciation of beauty and delicacy in costume, and no manager ever was more ready to show himself kind and generous to his company.

The last time I saw him was at a breakfast where several well-known dramatic critics were present. They laid down their opinions, at first, confidently enough, but he attacked each one of them fiercely; he was loud, domineering, angry; he routed them all. One by one, shaking their heads, they slipped away. Then he grew friendly and confidential as a boy. He told us the story of his early life, and of the desperate fight he had had in it. Presently he was silent for a minute

"I was beaten at last," he said; "God seemed to have no use for me whatever. I'll tell you about it. It can't do any of us any harm. It was a queer thing."

Augustin Daly's "Suicide"

"I HAD been awake all night, thinking — looking for a chance. But there was none. I gave up. I went out of the house about four o'clock, and wandered through the dark streets, till I found myself on the wharves. I could see the black water lapping against the piers, and I thought: 'There's the thing for me. I can't fight it out any longer.' I was really nothing but a boy, you see. Weak. Nothing could drive me to give up now. I looked about. There was nobody in sight. I climbed down by the pier. I never thought of any sin in it. I was just deadly tired."

He stopped.

"And what saved you?" some one asked.

He laughed. "I'll tell you. Just that minute I smelled — coffee. God knows where it came from. There was no coffee on that pier. But I remembered that at that minute my mother would be making my breakfast, and sitting waiting for me to come in, ready to pour out the coffee — with the smile on her dear face. And instead — they'd carry me in, wet and dead, to her!

"I shinnied up that pier, and I ran through the streets, the cold sweat pouring off of me. I got into the house, and

there she was. She never knew. The luck turned soon after. No, she never knew, thank God."

I have been tempted to tell this story, thinking it would bring my readers nearer to the real Augustin Daly whom so few people knew when he was here.

Probably the most dramatic figure at that time before the American playgoers was Adelaide Neilson. She was a large woman of a splendid, sensuous beauty; the blood went and came softly in the ivory tints of her face; her eyes were dark and alluring; the cloud of reddish gold hair fell to her knees. But her lips were straight and thick, and she had the heavy jaw of the lower sort of Englishwoman. Her history always was whispered confidentially to the public by her advance agents. She was, they said, the child of a Spanish grandee and a noble Englishwoman. She had been carefully educated in Madrid, London and Paris. She spoke Latin and Greek as fluently as her mother tongue.

At fourteen she became infatuated with Shakespeare and shut herself up alone to study Rosalind and Juliet. Nobody taught her. She never had a hint from any actor. The truth was that she was possessed by the spirit of the great bard. She now desired to interpret him to the world. After she had interpreted him a little longer she probably would return to her patient, waiting parents and resume her state and rank.

She had sudden and great success here, and was followed from city to city by crowds of critics and admirers. I was only a woman and no critic, but such was the charm of her voice that some of its tones still linger in my ears like chords of noble music. If she had been less able and shrewd she probably would have achieved a more real success. But she had only talent, not genius, and her intense self-consciousness marred all of her effects. She never forgot herself for a moment. For instance, no scene upon the stage was ever more beautiful than the picture she made as Juliet in the balcony. The moonlight fell upon the white, bending figure and the lovely, eager face. Her wonderful voice smote the air into music. But she had no mind that any other voice should smite the air, or win a single hand of applause. She had cut the scene so that Romeo had not a dozen words left to speak. He was a little, insignificant man, and while she poured forth her passion overhead, he pranced to and fro below, pawing the air, but absolutely dumb. The scene was an absurd burlesque, but with true English lack of humor she did not know it.

She came and went four times, making brilliant starring tours in this country.

The Real Neilson

I happen to know an old resident of Guiseley, the little English village in which Neilson was born, and so have heard her true history. Her name was Lizzie Brown; her father was a basket-maker, her mother a charwoman—both hard-working, decent folk. Lizzie may have been decent, too, but she did not work. She spent her time on the streets, barefooted and ragged, dancing and singing for pennies. One day, when she was twelve years old, she hid in a wagon which was going to London, dropping out of it when she reached the suburbs of the great city. For a few months she supported herself by dancing in barrooms and the lowest grade of music-halls. In one of these Doctor Doran saw her and recognized the wonderful beauty and cleverness of the poor little stroller. He educated her and brought her out in the provinces. Then came a London triumph, and afterward—America.

After leaving this country she was divorced by her husband, and one day died of apoplexy in a café near Paris. Nobody claimed her body, and it was wrapped in an old sailcloth, thrown on to a cart, and so hauled into the city. No tragedy upon any stage ever was as strange or significant

I hope nobody will think that Neilson's story is typical of the lives of women on the stage. Her success and her fall were due to qualities in herself—not to her profession. If Lizzie Brown never had entered a theatre she would have walked the same road in life. I wish I had space to tell you of other actresses whom I have known: devout, pure women, careful housekeepers, faithful wives and mothers.

The wandering life of the player still keeps his daily habits apart from other men. There is still around him something of the mystery which enveloped him in the old times. But this sane, keen-eyed generation which honored Jefferson and Booth begins to understand the warm-hearted clan of which they were the chiefs.

I once heard Mr. Jefferson lecture on Hamlet to several hundred clubwomen. At the end, to clear up any remaining scraps of doubt as to the great Dane, he offered to answer such questions as should be put to him. One large lady lecturer arose, and in a squeaky voice said:

"I want to know something about you actors. How do you live? When do you have breakfast? Do your children go to school? Do you ever go to church?"

Even "Rip" was daunted for a moment. Then, with twinkling eyes, he gasped out:

"But—my dear madam—we *are* human beings!"

That is the characteristic word for them. Whether vicious or good, they are alive, generous, full of quick, warm blood. Surely of all men the actor is most human!

The Sentimental Side of the Slums

By Owen Kildare

One of Charity's Neglected Opportunities

THE needs of the slums, and of those who live in them, are so many that only the most crying can hope to find immediate and substantial relief. The need of food, clothes and money is always present in the slums, and always so extremely visible that the attention of philanthropists is easily attracted by it. And so the many millions which are yearly given to the relief of the needy go chiefly for the mitigation—not the abolition—of the most pressing cases.

Even superficial investigation will make one dissatisfied with the equivalent result for the sums expended; but it would be unjust to ascribe this to sinister causes. Much money is subscribed unconditionally, without requiring an accounting, and, not considering the exceptional cases of dishonesty on the part of unimportant newly-recruited workers, every dollar contributed is honestly expended. However, the pity is that honesty does not always spell competence, ability and intelligence, and, through the absence of these essential traits, much of the money intrusted to sincere and enthusiastic workers is frittered away and wasted without bringing any return.

About four years ago $15,000 was subscribed to establish a reading-room and restaurant in the very heart of the slum district in New York. The lease of the place had been presented by the owner of the building and did not figure in the expenditures. The undertaking was the inspiration of a splendid old Christian, whose staunch and simple faith shone forth in every word uttered by him on evangelistic platforms, where he was—and still is—a most convincing and persuasive speaker.

The father of the idea, he was put in charge of the work, and everything seemed promising. Suddenly the work stopped and a cry for assistance was raised. At the ensuing meeting it was found that over $3000—and less than that amount was required to complete the original idea—had been expended wastefully and without vouchers. With tears in his honest eyes, the old enthusiast pleaded for himself and against the insinuation of dishonesty, which did not threaten him at all. But it was found that all plumbers, carpenters, and other tradesmen are not thorough Christians, and, also, it was demonstrated that strong faith does not always bring great physical strength—I myself had seen three able-bodied men, recent converts from an interested mission, carry, with a close resemblance to hard work, a board which would have been an easy burden for one frail man. Of course, the deficit was made up, and my good old friend superintended the job to the end.

Perhaps the following will further illustrate why we have such workers and such results:

A woman, true, strong and intelligent, had long been in charge of the mission station nearest to my field of individual activity. Her great heart had pulsed with the misery about her and her wise head had done wonders in alleviating it. She had worked without ceasing, and the logical reward for such toil—long illness—did not pass her by. As her successor, a sweet young woman, the distant relative of a clergyman, came to us from the meadows of her country home. From the meadows to the slums is quite a jump, which, her sponsors claimed, would be minimized by her abundant faith.

Having no other fad or hobby, I spend my leisure hours with those who were once my neighbors and are still my dear friends and brothers. So I was honored by a request from the newcomer to cooperate with her. To cooperate with any one who wants to feed, clothe, house or enlighten my very own people comes within my purpose. Unfortunately, cooperation in this instance was out of the question. We differed in opinion and method. As I know and see it, theories formulated in the quiet of the homestead, Puritanical doctrines and didactic dogmas suited to New England temperaments, cannot be forced upon the complex population of the slums with a moment's effort. And soon the new missionary could walk a whole block without having one of the many children in the street come running up to her with smiling greeting. And that is not as it should be.

There were other reasons, and, ere long, a change was requested. I had little enough to do with the case, yet one in authority came to me to probe my "unfriendliness." As it happens that I care more for the fate of the hungry soul of one slum child, beating seemingly in vain against the incarcerating walls of ignorance, indifference and heartlessness, than for the convenience of all sweet women whose frenzied ardor makes their life purposes the very essence of selfishness, I had no difficulty in stating my view of the case. There was ample corroboration, and the indictment could not be evaded.

"But," said he in authority, summing up, "you can't deny she means well."

Not a word did I have to say against that, for I knew it to be true. But it still remains unproven that the attributes of "meaning well," or of being a Christian, will make up for inefficiency and will make good teachers, workers or missionaries. And, according to my humble logic, where most urgent help is needed, the helpers cannot be too highly gifted, trained or inspired.

Comparison between the methods of settlements and rescue missions will show that, though the former are constantly progressing and untiringly introducing new features in their different departments, the latter are conducted in almost the same way as when they were first started. Settlements make no pretense of catering to the sentimental side of the slums. They are eminently practical, and I know young men and women—bright, decent and well-behaved—who went to the settlement kindergarten as tots, and who owe their intelligent respectability to their still maintained connection with their alma mater. No improved substitute could be found for these settlements for the very good reason that they are constantly improving themselves. But, I must repeat, while a sort of sterilized kindness is vouchsafed to every child and youth under the jurisdiction of the settlement faculty, the strong sentimental tendency of the slum character is severely left alone, and, perhaps, intentionally left alone. And—if you will remember that I do not speak from your side of the border—it seems a pity to me that always the needs and not always the wants and natural inclinations

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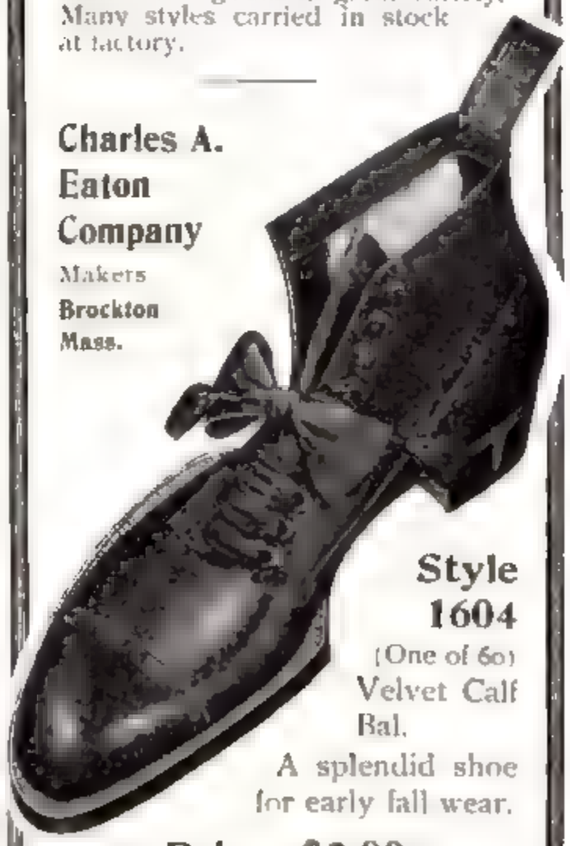
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of the lesser people, among which their leaning toward the sentimental is almost the strongest, are considered.

Let me quote to you the exact words of an old cynic, who is known to every worker in the New York slums and who has frequently been a recipient of their charity.

"I'll tell you the whole thing in a nutshell," he replied when I asked him why his lot, in spite of the many efforts to "reform" him, was not more satisfactory. "These people that come down here to help us get so many cases like mine that they haven't got time for anything else but to judge by the facts. There hasn't been a day in the last fifteen years when a 'five-spot' wouldn't have been a good-sized fortune to me. All this the 'good' people know, and, naturally, they think where I need the most and immediate help is in my stomach. Now, whilst I'm never above accepting a good, square meal that I don't have to pay for, there are times when I wish they would think me capable of doing something else besides eating. But the trouble is that they've got to judge by facts, and what a man's past history is, or what his 'likings' might be, can't be considered when there's the fact right before you that he's in need. And as they won't feed us all the time we always drop back into need, while if they would try to rouse us sometimes with the right kind of stuff we might—although I ain't saying we would—get, maybe, different and better thoughts than we now have."

The Love of Melodrama

This statement, which I would not want to have considered entirely justified, indicates that quite a number of the seedy ones crave other things as much as material help. I believe I am not absolutely isolated in my opinion that the right sort of amusement is an important factor in any movement aiming at mental and moral improvement.

The people of the slums are direct in deed and word, likes and dislikes, and expect direct appeal in their entertainment. Problem plays and psychological studies in dramatic form do not "go" with audiences from the tenements. Their dramas must be strong and decisive in speech and action. The equivocation of epigrammatic dialogue would be classed as "hot-air talk." Rigidly defined canons must be observed by him who would be their playwright. The "speeches" of the leading actors must be short, full of accentuated sentiment, and accompanied by either most forceful gesture or suitable action. The hero who would attempt to deliver a "speech"—no matter how well done rhetorically—in quiet pose and without his hands fighting the air would receive some exceedingly pointed prompting from gallery and orchestra on how his part should be played according to all time-honored traditions. Great scenic effects are not expected by the first-nighters of this sort of drama. At the Third Avenue Family Theatre scenic effects are more suggested than depicted, and yet the audience at this really typical "home of the melodrama" will never criticise the stage-setting, although only too ready to comment on the action and language of the scene.

I have neither the desire nor the qualification to fix the melodrama's place in dramatic art, but I know that the young and old of the tenements take it as their favorite form of amusement. The most rip-roaring farces or comedies, even though presented by an "all-star cast of comedians," have not the drawing power of the most mediocre and trashy melodramas.

Mental activity in the slums is not developed very much beyond fixing itself on the happenings of the immediate time and place. The conversation of social intercourse among the women is confined to the scandal of the neighborhood; among the men, to district politics or the latest crime. Their sentimentality, saved from becoming callous by the lack of opportunity of application, is always ready to explode, but the appeal must come from without, because it cannot come from within. A mood, an atmosphere has to be created, and in this the melodrama is the most potent creator. However, among the older people and those who are surfeited with an indulgence in melodramatic pleasures the power of staged villainy and virtue is superseded by that poor substitute for "folk-song," the popular song.

Without harmony—save the mark!—no ceremonial occasion is possible in the social life of the slums. Race or religion have little to do with this custom. The general supposition that only the Irish of the Catholic denomination are given to much singing at their festal events is not true. Irish, German, Italian and even Hebrew christenings are celebrated with much joyful singing, and the funerals of the same races are also conducted to the airs of more sombre music.

I have often wondered why, in the work of reclaiming the human driftwood, this sentimentality has not been more strongly appealed to.

I am of the opinion that one who can voluntarily exchange a life of usefulness and respectability for an existence as crook or outcast is not of sound mind. Most people of weak mind are exceedingly sentimental. These men and women, who turn night into day for their own purposes, make the back rooms of dives—usually the legislative annexes of some statesman-patriot—their favorite haunts. In most of these rooms a piano is manipulated by some fallen troubadour. Every one of the creatures is ready to tell the story of the past, and every one will lie about it; but there are moments when through their layer of accumulated moral and physical filth a peep at their selves is possible.

Even piano-players have "feelings," and frequently the master of the keys, in return for a little refreshment, will "oblige on request." Yes, I have sat there and have seen the masks of hardness and sinfulness falling, while behind the curtain of tears I saw but a weak, foolish human being.

The other night, the song played "on request" was one in which a mother is praying in her country home for the straying one. While that thought was the leitmotif of the lyric, the verses ran to birds, flowers, brooks and hillsides. Especially in the chorus the hillside was used for rhyming with "bride," "light" and "pride," and the one who had made the request seemed to be infatuated with the hillside refrain and hummed it for hours. Alas, contrary to expectations, the poor creature's knowledge of hillside, birds and flowers was restricted to sand dunes at Coney Island, sparrows in Mulberry Bend Park, and the "fresh cut" pinks of the pedlers on the Bowery. But the commonplace platitudes of the song seemed to her the acme of all that was sweet, pure and wholesome.

These songs about home and mother never fail to bring the tears to the eyes of some whom you would scarcely think capable of the gift of weeping. During these periods of accentuated emotion their minds and hearts are plastic to the slightest suggestion for good. And this channel to get at the hearts of the lost and fallen should be more used than it is. That the workers of rescue missions are aware of this responsive chord to certain appeal is shown by the continued usage of that old stand-by, Where is My Wandering Boy To-night?

A penny represents a great deal to a child of the slums. For it "sticky apples," "all-day" candy, "lossengers" and other sweet "dainties" may be purchased. And pennies are dreadfully scarce in the slums. Not long ago, on my way to my downtown headquarters, I was squeezing myself through the hordes of children on the sidewalk, when I beheld an "extraordinary bargain" in the window of a shop which did threefold duty as stationery, tobacco and candy store. A pile of multicolored cards had been spoiled by fire and water and were "almost given away." A few minutes later I had twenty-five of those cards and twenty-five newly coined pennies. I have a number of acquaintances among "the kiddies," and, ere long, the usual crowd got around me. Without comment I gave each one of my friends his or her choice: brand-new penny or damaged holiday card. After offering my tempting wares to twenty-five children I found that I had twenty-three pennies and only two cards left.

Yes, I know, the ape will always reach for the brightest object, and the cannibal is jollied into a preparatory state of civilization by gay beads and buttons. But, let me ask you, in what state do we find the children of the slums?

A legacy of ugliness seemed to have been unburdened on one little girl who stood in the circle around me that day. Sins of fathers and mothers could easily be traced in the repulsive little phiz. Yet when she turned from the pennies to the damaged works of art in my other hand and chose a pink moonrise, trimmed with blue snow, she looked very much like a mere child—a child whom anybody could have loved.

Only a few days ago a man who always remembers his friends when he is in need sent for me. I found him in a regulation "room" of a lodging-house—a box-stall, six feet by four. He had lived there for months, it was his "home," and while he told me the usual tale I noticed his efforts to make the bare hole more homelike. Illustrations from various papers and periodicals were stuck to the wall, and here and there groups of really good smaller pictures enlivened the monotony. This, in itself, was encouraging, but particularly gratifying was the character of the pictures. Instead of pictures of prize fights and other supposedly popular events, there were the Return of the Prodigal, The Sailor's Farewell, and kindred subjects.

"Ah," said the owner of this picture-gallery, when asked by me to state his views on slum conditions, "don't you know what Jacob A. Riis says in one of his books? He says: 'That what the poor need most they hate the most.' But not many of them that come down here to make us good believe it. They have their own pet ideas, and we're only good for experiments. While we're alive some o' them try to make us good by eating certain kinds of food, or taking some kind o' pills, or believing in one kind of religion or another, or they try to work some cure on us that's been thought out by some professor in college. And when we're dead they throw us on a table and let a lot o' students practice on us. Dead or alive, they think we're things to practice on, and not men, each one of us with a different disposition, temper or curse. They prescribe for us, and we've got to take it. Them pictures on the wall? Say, ain't I low enough without you thinking I ain't got use for nothing only beef stew and mixed ale?"

"But there is the free picture-gallery, the Museum of Art, and ——"

"Oh, cut that out; cut that out!" he interrupted with a mingling of contempt and disgust. "Whatever they give free in the way of art and such is always so far from the slums that a fellow gets broke paying carfare to get to it. Then, sure, they're free, but you just put on my rags and see how free-and-easy your admission to one o' them museums would be! It's like trying to get into one o' them swell churches with All Are Welcome on the outside of it. And, besides, what do I know about art? I could stand in front o' one of them masterpieces for a whole day without tumbling whether it was a chromo or painted with real oil. That ain't what I want. I just like to have something—something—ah, you know—something that'll take the rough edge off of things. There's times when I go to bed as soon as I can, because there's no other place to go to when a fellow don't want to go to the mixed-ale camp.

"No, take it from me; being hungry ain't the worst part of this game."

Bodies Saved and Minds Neglected

There is no doubt about it, most of these men deserve their fate. If they do, why do you not leave them to their fate? Have you a right to help their bodies at the expense of their hearts and minds? If there is anything in that highfalutin balderdash about a universal brotherhood and the one great bond uniting all races and classes, why don't some of you, who have this sounding twaddle at the tips of your tongues, jump right into the midst of life as it is, and, instead of giving advice which you would never follow, step up to the nearest unfortunate representative of that great "brotherhood"—Heaven knows they're not hard to meet—and if you cannot give him or make him work, make him, at least, laugh or cry, and let him know that you recognize the fact that he has "feelings" as well as you. Many a man who cannot have his meals brought to him will take the trouble of going after them.

But no; they of the slums are treated like beings of another world. Whatever is found to be of no use "uptown" is sent "downtown" to be of use there. Cast-off clothing, scraps of food, discarded articles of all sort are sent daily and are gratefully received. Perhaps it is a social tenet that they who are not able to earn the necessities of life must be satisfied with whatever is given to them in charity. But—and there are many in the slums who agree with me—if you want to lift the objects of charity from the state in which charity is their sole dependence you cannot send only the human cast-offs of "uptown" to perform this task for the human cast-offs of "downtown." The most brilliant, the most educated, the most Christian are none too good for this duty of humanity."

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When You Ran Away

By Edwin L. Sabin

Oh, the noble King of France,
He had ten thousand men,
He marched them up the hill one day—
And he marched them down again!

SOMEHOW, father and mother nourished a ridiculous notion that "it was good for boys to have some work to do." Father "had to work when he was a boy," and he presented this as an argument to apply to your case; but it was of little weight with you, because, privately, you bet with yourself that he never had to work so hard as you—never! The other fellows could go fishing, and everything, while you'd got to rake the yard!

'Twould have been an easy matter to lighten this burden of toil. Any time during school you would have been glad to stay out in order to split wood and run errands and rake up! But no, only after school, and Saturdays, and vacations, would do, and what might have been made a privilege was made a hardship, with your father, from his security, recollecting what he did "when he was a boy," and evidently taking it out on you.

"Can I go fishin' to-morrow?"

With a bluffness concealing sundry misgivings, you laid the question before mother, craftily hoping that she, without thinking, would answer "yes," and that you might have the benefit of a family division. Alas, mother was not to be entrapped!

"Ask your father," she parried, just as you had feared that she might.

So, reluctantly, you sought father.

"Well, John?" he encouraged as you silently stood before him. Educated through sireship, he understood perfectly what was coming.

"Can I go fishin' to-morrow?"

"Why, you have the yard to rake, you know, don't you?"

"But I'll rake it after school."

The pledge tumbled eagerly out for inspection, and father promptly condemned it.

"That's what you said when I let you off last Saturday," he smiled.

"It rained," you faltered.

So it did. After you had spent Monday, Tuesday, Wednesday and Thursday contemplating, reconnoitering and otherwise getting ready, then on Friday you had been foiled by a shower. Well, 'twas no fault of yours that the yard was still unraked. Your intentions had been good, but Providence moves in mysterious ways.

"I guess you'd better rake and have it done with. Then you can go."

"But I promised Snoopie and Fat I'd go. Fishin' 'll be dandy now. It's always best right after a rain."

You had begun to whine.

"John!"

When father said "John!" in that tone, with one exclamation point, it indicated that your cause was finally and flatly dismissed. An additional exclamation point might mean committal for contempt. Accordingly, unwilling to provoke this, after sniffing a moment, on the safe side of his newspaper, and morosely kicking, regardless of the paint, at the porch railing, off you went, slamming the inoffensive gate, and quite ripe for any desperate deed that could be readily undone, if necessary.

The next day dawned splendidly. Never was a better fishing day—never! Never could be another so good—never! Yet father and mother did not seem to care, and ate breakfast as indifferently as though raking the yard was fully as much fun for a boy as pulling out bullheads.

From in front somebody whistled persistently.

"There's Snoopie. He wants me to go," you reminded. Still time remained for a change in the program, if—if——

"I hear him," responded mother mildly.

"Run out and tell him, so he won't wait," suggested father.

Enveloped in shame and sorrow, you emerged to the impatient Snoopie, and broke the news:

"I can't go. My father says I've got to rake the yard."

Snoopie—who had *no* father, and whose mother, "washing out," left him to an enviable independence of garb and occupation—stared in pity

"Aw, hang the old yard! Come on. She's a daisy day!"

"I can't," you miserably confessed.

"Pooh! You bet *I'm* goin', though, all the samee! You're missin' it."

And on he passed, whistling, with exaggerated blitheness, a disjointed tune, leaving you to lean disconsolately over the fence and remark him, and then to retire to face the flinty tyrants within.

You plumped into your chair, lowered over your plate, recklessly slashed at your food, and in other ways endeavored to make plain your dissatisfaction with the domestic régime. But no one appeared to notice. After breakfast father went downtown as usual, mother bustled about housewifely duties, Maggie, the girl, sang about her kitchen tasks—and your raking of the yard seemed to be accepted as a matter of course.

So, without, while the day waxed finer and finer, and the fishing better and better, and the birds sang invitingly, and the whole world was gay and free, *you* scratched with prosaic rake. As higher mounted the golden sun, higher seethed the bitterness in your heart.

You would run away.

This time you *would* run away. You had spared them, previously, but it had been mistaken kindness. Evidently they did not appreciate a boy. They must be taught through experience—but they would learn their lesson too late. Too late would they learn that the patience of even a worm has its limits; that the downtrodden will turn. You were being made a slave of. What was your life, anyway, but a round of school, and piling wood, and raking, and other coercion? Had you no rights at all?

You would run away.

Then, *then* (you trusted) would come upon that household the time when, gathered together and lonely, one member would say to another:

"I wish that Johnny was here."

"Yes," father would confess, "if he were only here, he might go fishing whenever he chose. I would be kinder to him."

"And I, too," mother would quaver. "I understand now. I used to send him after a yeast-cake, and never think how tired he must be."

"And I'd never mind, again, his being in the kitchen," Maggie, the girl, would sob. "No, indeed! He should have all the cake and lumps of brown sugar he wanted. And he could track up the floor, too."

"Oh, Johnny, Johnny!" they would all chorus. "Come back and try us once more! We'll be so different!"

But you would be far away; perhaps at the very moment dying, unknown, miserable, forlorn and forsaken: dying of starvation and neglect; and the people who found you would ask, among themselves, pityingly:

"Who is he? Has he no name?"

And the answer would be:

"None. He is only a poor little outcast, driven by abuse from home."

That would be a grand way to die—if the household could know about it. Your eyes grew wet, while your heart swelled triumphant, as the picture took hold upon your imagination.

The aroma of fresh cookies floated through the open kitchen door. You felt sure that Maggie would be expecting you. When warm cookies were heralded she had good reason to expect you. Consequently, this morning you hesitated, and for a long time you held off with the vague purpose of spiting her, or your mother. If only one or the other would try to coax you in! But neither coaxed. So finally (the aroma attracting beyond endurance) you stalked moodily in of yourself, and from the fragrant pile secured a handful of the luscious disks.

Even as you did so, you were proudly conscious that another cooky day and the pile would await your coming in vain. Very likely, after you were gone, the folks would not bake cookies any more. Or, if they did, the dough would be all salty with tears. Or, maybe, as an almost hopeless resort, mother would say:

"Maggie, bake cookies to-day, just as we used to. Leave the door open, and perchance—who knows?—our Johnny will be about, and when he smells them he will understand that we are waiting, and remembering."

"Yes, ma'am—who knows?" would reply Maggie chokingly.

You, also, choked; for even then you would be dead—dead! You could die in a week, couldn't you?

You gulped down the last mouthful of warm cooky, and suddenly as you raked you waxed brighter. Why die? Why not live on, and become famous? Would that not be a far better revenge? Then, some day would drift to household ken word of a new star in the firmament of glory; a name would be read—a name resounding through the whole world, name of intrepid explorer, dashing leader, multi-millionaire, potentate over savage peoples, what not! And father would say to mother:

"Why—that's our Johnny!"

"It certainly is!" would exclaim mother.

And she would call Maggie, and all would discuss the strange tidings. Soon the village would be ringing with your fortunes.

The household would write to you, of course, humbly pleading for one sign of forgiveness, for a visit, for a line—just one line. But you would scorn their missives, ignore their messages.

Or would it not be finer to heap coals of fire upon their heads?

'Twas a difficult matter to decide.

At any rate, you would run away. That very afternoon should witness you steadfastly plodding onward, face to the West, fortune and revenge before, ungrateful home behind. When tea was ready Maggie, and then mother, would call you, and would receive no answer.

Mother would say to father:

"Why, we can't find Johnny!"

"He'll come," father would say.

But you wouldn't come. They would eat supper without you; they would grow alarmed; they would ask among the neighbors; they would search up stairs and down and nothing would give them a hint—or would it be a subtler stroke to leave a note, a tear-stained note, with your last farewell scrawled thereon?

That was another point to be considered. However, the truth would dawn upon them. At first they would refuse to believe it. They would think:

"Oh, he'll be back! You see if he isn't."

But you wouldn't. Night would fall; there would be calling, weeping, running to and fro, and all the time you would be out in the dark and dew, at the mercy of robbers and bears and wolves.

When came the dawn, it would find the household red-eyed and distraught and wildly repentant—but no Johnny.

Your desk at school would be empty. The news of your departure would be spread about. Teacher would falter, stop and burst into tears when she reached your name in the roll-calls, and as a mark of respect your seat would never be given to another. It would remain untenanted, sacred, an object-lesson to parents.

Possibly the minister would refer to you in church; possibly in his sermon. He would not mention your name outright, because that would be unnecessary, but he would speak in such a manner that the allusion should be unmistakable. The congregation would turn, all, and look accusingly at your folks' pew—the pew of shame.

Yes, you would run away.

You were unusually quiet and subdued that noon at dinner. 'Twas the quietness of resolve, the deep silence of pity. Here was the last meal that you should ever eat at this board—and none save yourself knew it! That seemed almost a missed opportunity. If only the household might suspect, and try to make advances. Then you could coolly rebuff it, deliberately freeze it out torture it with shallow denials, and thus enjoy its fears while forbidding it your confidence.

But the meal progressed, and nobody seemed curious. That made you mad.

"All raked, John?" asked father kindly.

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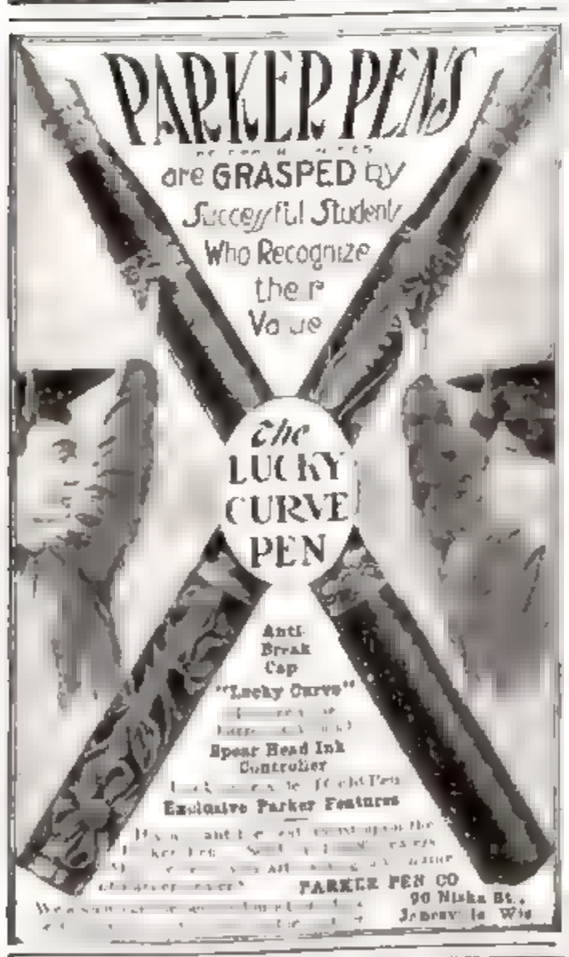

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"Yes, sir."

You answered him as briefly as was possible and safe.

"That's good. Do you think he has earned a pair of white rabbits, mamma?"

White rabbits!

"He has been a very good boy, and worked hard," assured mother, smiling upon you.

"Well, we'll see," hinted father, also smiling.

Gee! White rabbits were a serious menace to your carefully erected structure. You felt your outer defenses giving way. Stand firm, John; close the breach! You have resolved, you know; don't be lured by tardy bribes! What are white rabbits to freedom and revenge?

No, you will not be a traitor to yourself. Let the white rabbits come; like other overtures they will come too late. There will be no John—no Johnny—no, no, no Johnny here, to give them to! And you smile in sickly fashion and say nothing

You have before you the afternoon, and your preparations. While, all unconscious of your sinister designs, the household proceeds about its routine, you make ready. You will not carry much with you. In fact, it is a question whether to leave your bureau drawers untouched, or to abstract articles enough to signify your intentions.

Oliver Optic's boys, when fleeing from the tyranny of a cruel stepfather, either left with their possessions slung over their shoulder, tied up in a red bandanna handkerchief at the end of a stick, or else trundled a trunk away in a wheelbarrow.

With tears (tears flow very easily) blurring your eyes and occasionally dropping from the end of your nose, in your little room you hastily overhaul your belongings.

In your bandanna handkerchief, laid upon the bed, you place an extra pair of stockings and your best necktie, and—well, there doesn't seem much else, in the emergency clothing line, to be taken. A boy does not require much; one outfit of raiment can last quite a time, and the raggeder you get the sorrier will be the household.

Your pockets already hold your jackknife and a jew's-harp and burning-glass; and thereto you add a cap-pistol (in your hip pocket, of course, so that when you draw it you may draw it wickedly) and a fish-line.

Take one last look at the little room; dear little room, which shall know you no more. Does it hate to see you go? But in vain it mutely implores. You settle your cap firmly upon your head, and, stifling a sob over the pathos of it all, you descend the stairs.

You stick the bandanna parcel beneath your jacket. 'Twould be satisfying if the household might suspect it, and still not see it. But the happy medium is rather difficult to attain.

As you pass through the hall, mother is in the sitting-room.

"Where are you going, Johnny boy?" she hails cheerily

"Nowhere," you falter. "Just off!"

"Well, don't be late to supper. We're going to have hot biscuit and honey!"

Biscuit and honey! Thunder! Everything is conspiring against you.

But never mind. Noting, with minute care, each familiar object (ah, these inanimate acquaintances, *they* know and feel bad!), you proceed into the kitchen, where, right before Maggie's eyes, you boldly stock up on two cookies and an apple. 'Tis poor excuse for biscuit and honey, but good enough for an outcast.

You press on, out of the house, through the back gate. The deed is done! You are in the alley. Home is behind you. Many a long year will intervene ere that back gate will swing again to your hand.

Then you grow angry, and you stiffen your neck. Very well; the folks needn't care, if they don't want to. Perhaps they think that you're fooling. You'll show them—yes, you'll show them! You'd like to show them right away. Oh, if they'd only call after you, and beg you to turn, and give you the chance! You'd never even twist your head. The darned old fools!

You resolutely round the alley corner and march straight down the street. Wild horses could not drag you back. You wish they'd try.

Striding hotly on, you have put two whole blocks behind you. Now your stern pace slackens a little. With the sky so blue, and the sun so bright, and the maples above so rustly, and the yards and houses on either hand so good-humored and comfortable, really, it is getting to be strenuous work keeping up steam. You have to be constantly upon the *qui vive*, or your fires die down.

The darned—the darned old fools!

You have been longer in traversing this third block. Another block, and the maples and the sidewalk and the comfortable, friendly houses cease; the country begins. Well, you'll go that far, anyway.

D-darn them!

You have come to the end of the street; here is your Rubicon. You feel that once started upon that country road, with your handkerchief, attached to a stick, over your shoulder, then it *will* be too late. The idea rather awes you. Now that you are on the edge of it, the world looks to be a more desolate, a more alien refuge than you had anticipated. And dying, too, somehow seems not so attractive a revenge as once it did.

Darn 'em, anyway!

If it was not for those white rabbits. . . . You walk slower, and blink hard. You hesitate, and halt, as if run down—which, in truth, you are! You blink, and finger the cookies in your pocket.

Are the folks at home missing you? Supposing they find out that you have run away, and as punishment deny you the white rabbits, after all! The thought stings you. You keep being reminded that there are biscuits and honey for supper That, too, is an unsettling thought, and you sit by the roadside and at the cookies and the apple

Perhaps—perhaps you have gone far enough. Perhaps you had better not "do it" this time.

When, rather sheepishly, you reënter that back gate you encounter no signs of confusion and agitation. Although it is your impression that you have been gone a long, long time, everything appears as before—same house, same back yard, rake just where you had scornfully left it.

You slip upstairs. The little room welcomes you; you eye it defiantly, as if challenging it to ridicule you, but it only welcomes. You restore stockings, tie, pistol and fish-line, and fold up your bandanna. You need none of them—now. You have changed your plans. But only those, your late supplies, know what a narrow squeak for it the household has had.

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Backed up by the smoothest of ball-bearing tongues,
And his topic—himself—is worth talking about,
But he works it so much he has frazzled it out
He never will give me my half of a chance
To chip in my own little, clever romance
In the first person singular. Yes, and they say
He offended you, too, in a similar way

Cousin Maud tells her illnesses, ancient and recent,
In a most minute way which is almost indecent!
Vivisecting herself, with some medical chatter,
She serves us her portions—as if on a platter,
Never noting how I am but waiting to stir
My drugs of diseases to offer to her.
And I hear (such a joke!) that your chronic gastritis
Stands silent forever before her nephritis.

Mrs. Henderson's Annie goes out every night,
And Bertha, before her, was simply a fright,
While Agnes broke more than the worth of her head,
And Maggie—well, some things are better unsaid.
Such manners to talk of her help—when she knows
My wife's simply aching to tell her our woes!
And I hear that she never lets you get a start
On your story of Rosy we all know by heart

You'd hardly believe that I've heard Benson tell
The Flea-Powder Frenchman and Razors to Sell
The One-Legged Goose and that old What You Please—
And even, I swear it, The Crow and the Cheese.
And he sprang that old yarn of He Said 'twas His Leg,
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Wall Street and the Public Money

(Concluded from Page 9)

handles in an average day many times the number of items handled by the National City, which, measured by total assets, is three times as large. Of course, there is a large difference in the average size of the item. It may be worth mentioning, as illustrating the growth of bank deposits in the West, that only one bank in New York equals the First of Chicago in its holdings of deposits of country national banks, and none exceeds it.

A little way below the National City stands the Bank of New York, the constitution of which was drawn up by Alexander Hamilton in March, 1784, and which has been in successful operation ever since. The date is proudly painted on the wall at the end of the banking-room, which, with its narrow aisle for customers between high, white marble counters and its peaceful air, has an oddly sacerdotal effect. A tablet outside informs you that the cornerstone was laid in June, 1797; but if you are hurrying to see if you can't substitute Steel Preferred for Pennsylvania in your collateral, perhaps the fact will not strike you as important. Next the Sub-Treasury, and at the left hand of the heroic statue of Washington—which, by the way, was put there because it is the spot where he took the oath as first President and not, as many tourists innocently suppose, in order that the Father of His Country might enjoy a blissful bronze immortality in gazing at Mr. Morgan across the street—stands the bald, little marble building of the United States Assay Office. This was built for the New York branch of the United States Bank, and so loomed large to the Wall Street of that ancient day, until Andrew Jackson happened along and smashed the concern.

In Times of Peril and Panic

The great strength of the New York banks lies in their unity of action. When there is trouble they pull together. In the trying times brought on by the war of 1812 the New York bankers met and took measures for their common protection; and in the Civil War they invented a protective device which has been intermittently in use ever since—notably during the hard times of 1893-1896. This device is the clearing-house loan certificate. New York is the final reserve city of the country; but it has no Bank of England or Bank of France or Imperial Bank of Germany to fall back upon. In a pinch the Treasury Department at Washington may increase its deposits with the banks or pay off some Government bonds before they are due and thus release gold to the famished Street. But in the Civil War, and again in 1893-1896, the Treasury had no gold to spare. So the banks, running short of real money, and having no means of obtaining that article, made themselves some stage money. They deposited securities as collateral with a committee of their clearing house, and the committee loaned them certificates which were intrinsically worth whatever the paper they were printed on would fetch at the ragman's, but which by common consent among the banks were accepted by each from the others in payment of clearing-house balances.

As noticed before, it takes surprisingly little real money to do the business of Wall Street. The vast bulk of it is done by bank credits, evidenced by checks, drafts and the like. In a single day three or four hundred millions of these checks and drafts will be sent to the clearing house. After the clearings are made—that is, after each bank has been given credit for all the checks on other banks that it turned in, and has been charged with all the checks on itself that the other banks turned in—certain net balances remain to be paid by the banks whose debits exceed their credits and to be received by the banks whose credits exceed their debits. The National City sends to the clearing house checks on all other banks to the amount, say, of $20,000,000, and all the other banks send checks on the National City to the amount of $20,100,000. So the National City pays in to the clearing house $100,000 in cash, which is all the real money used in the transaction. The balances that are paid in real money amount on the average to about four and a half per cent. of the clearings. On May 10, 1901, the checks and drafts sent to the clearing house amounted to nearly $600,000,000, but the balances paid in money amounted to only $24,000,000, the other $576,000,000 being settled by exchanging one credit for another. Now, the clearing-house certificate eliminates this final cash payment. Instead of paying the balance in real money, it is paid in the fiat money of the certificate. Only the small further step of paying the wages of the clerks in trading stamps would be necessary to reduce banking to that perfect state where no actual money whatever would be required. As for the occasional obstreperous or evil-minded customer who sought to draw out a round lot of actual money by presenting his check in person at the teller's window, he was smiled at and told to call another day. Nobody could do anything about it, least of all the authorities at Washington, who are given exclusive control of the national banks, because to close the banks of New York would mean simply shutting up shop for the whole country.

In fact, the clearing-house certificate, in spite of its rather raw look, probably was a beneficent device that saved the country from effects of the panic even more disastrous than those which it experienced. At any rate, it shows the nerve and resourcefulness of the Wall Street banker.

It was twenty-one years ago that the elaborate nest of fraud which Ferdinand Ward had industriously constructed behind the dazzling name of General Grant came to the ground. The collapse of Grant & Ward threw the Street into a panic, and two important banks—the Marine and the Metropolitan—failed. There have been plenty of difficult times since. In 1890, the failure of the great English house of Baring strained the machinery considerably. Early in 1893 Mr. McLeod's Reading deal went to pieces, nearly a million shares of the stock being dumped on the market in a single day. A little later the Cordage Trust collapsed like a toy balloon; and the panic was fairly started. All through President Cleveland's second administration gold ran out of the Treasury as from a sieve and the Government kept borrowing to maintain gold payments. The enthusiastic nomination of Mr. Bryan at Chicago, July 4, 1896, on a free-silver platform, appreciably increased the gloom and fear. The cycle of prosperity that began in 1897 has had its difficulties, too—notably the tremendous stock market smash of May 9, 1901, and the enormous inflation of the later industrial combinations. These combinations were floated so readily for a time, and the public was so generally optimistic with its money, that it looked as though there would be a regular industry of setting up rickety-legged trust companies to attract deposits that would be used in sky-rocket industrial promotions. Fortunately there came a halt in time.

And as a matter of fact—it is a big fact, too—through all the disturbances there has been no really important bank failure in Wall Street in twenty years. The banks may good-naturedly skin one another on bright days; but in cloudy weather they stand together, and of recent years this solidarity has been too formidable for any storm to shake. Also, the bankers of the Street find, or make, a use, ordinarily, for some hundreds of millions of the country's money that there is no particular use for at home.

The Age of Buttons

ORIENTAL people still cling to pins in preference to buttons. For the rest of the world modern fashions in clothing may be said to have been created chiefly by the button—just as the sky-scraper building was created by the elevator. There were buttons, by the way, as early as the fourteenth century, worn for ornament, but the buttonhole was unknown until long afterward, and the eighteenth century was half gone before buttons were manufactured in any quantity.

The present epoch might fairly be called the Age of Buttons. It has been reckoned that the people of the United States unbutton 800,000,000 buttons every night when they go to bed, and rebutton the same number in the morning. Think how long it would take you to unbutton and button that number of buttons, and you will realize what an important thing is the button in the scheme of our civilization.

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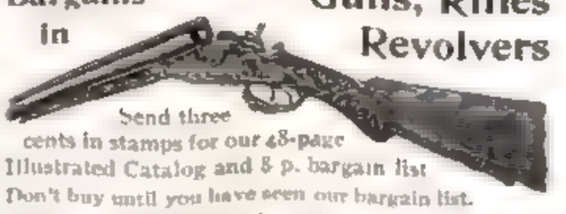

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Baby Bullet: The Bubble of Destiny

Continued from Page 11

"Miss Lockhart," began Sutphen, "I have brought you out here to have a very confidential talk."

"Confidential ?" She looked up at him in surprise. The smile on his strong, homely, pleasant face reassured her.

"Well, go ahead," she said.

"It's—it's Baby Bullet!" Sutphen made the admission guiltily. "Our friend, Miss Schell, is fanatically attached to it."

"Hasn't any other thought in her head."

Sutphen sighed. "There are times when I could wring Alphonse's neck," he remarked. "Of course, anybody can see that he wants to make a good impression, but when he goes on puffing Baby and piling lie on lie, I wonder the earth doesn't open and swallow him up. The truth is, Miss Lockhart—and you won't think I'm a brute to say it, will you?—but that little car is rotten!"

He was relieved by Essy's acquiescence. She mournfully agreed that it *was* rotten.

"Alphonse and I pulled it all to pieces this morning," Sutphen continued, "and, after three terrific hours, with the help of a bucket of coal-oil, we managed to get it to turn over. It will actually run now, and develop a little power, but Heaven only knows how long it will manage to keep it up."

"It isn't any good to talk to me about it," said Essy. "You ought to have it out with Miss Schell."

"But she's capable of flaring up and throwing the whole thing over."

"Then you had better call it off and leave us to our fate."

"I won't do that, whatever happens."

"But you can't put in six weeks towing Baby?"

"You bet I could—if you think Miss Schell would submit to it!"

"She never would."

"I've been turning over several ways of meeting the trouble. We might arrange to have Baby stolen."

"You forget that we have Mr. Bocher against us, too!"

"Confound him—yes! But what about an accident? Topple it into a ditch, or have it run into by a steam-roller?"

"It would be just like Baby to bust the steam-roller—and besides, Christine would know in a minute. Then she might tie us up for weeks until it was mended again."

"What's the matter with storing it somewhere?"

"She'd want to be stored with it! No, Mr. Sutphen, I hate to say it, because it is all too silly for words—but no Baby, no us."

She smiled sadly as she delivered this ultimatum.

"And why do you care to bother?" she added. "If I were you I'd whip up Gee Whiz and disappear into space."

Sutphen chewed the end of his cigar enigmatically. "Oh, that's out of the question," he said. "I'd rather push Baby Bullet than lose you. I suppose that means towing—well, let's tow!"

"There's no other way that I can see—and even that will need tact."

"We've settled one great point, anyway. Whatever happens, you and I are going to see this through and stand in together?"

They shook hands on it.

"You're splendid the way you stick at things," she said approvingly. "You're an awful lot of a man, and I've marked you up ten on my affection gauge."

"I'm going to go higher than that before I've done!"

"Well, don't break it," she returned.

"I'm afraid the other fellow did that."

"There wasn't anybody else—I was only fibbing. I'd have felt mortified not to have a broken heart to offset yours, you know!"

"Honest?"

"Why, you just drove me to it!"

Sutphen did not say anything as he took the path back to the inn, but Essy became alive to the fact that his cheerfulness had suddenly doubled. He kept looking down at her and smiling. She was smiling, too, and she felt within her a wild and unaccountable pleasure. The old garden, the timbered inn, the grass, the flowers, the fleecy clouds passing overhead—all merged together in an unforgetable picture.

"You don't know how happy you've made me," said Sutphen, quite simply.

(TO BE CONTINUED)

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Already many stable-owners are doing much to abate the nuisance. They have learned that a small quantity of kerosene used two or three times a week will entirely prevent the propagation of flies, thus making a great difference in the comfort of people who dwell in houses near by. An expenditure of a few cents a month will accomplish the purpose.

Every stable where proper precautions are not taken is a fly-hatchery. Practically all of the flies are bred in stables. It is amazing that in these days of enlightenment such a nuisance should be permitted. Here is an insect that causes more discomfort to human beings than all others put together, and which, in addition, is known to be a carrier of typhoid fever and other diseases. Yet, though easy of prevention, its propagation is freely allowed.

Mosquitoes, when they infest large areas, are hard to deal with; not so the flies. The latter in all probability never go far from the stables in which they are bred. From little footless maggots they are transformed in a few days into the winged shape, and the first thing they want is water. There is nothing so thirsty as a fly; it wants to drink all the time. A saucer of poisoned water placed in a stable will destroy nearly every fly hatched in that place

But the kerosene method is easiest and most effective. A sprinkling two or three times a week will do the business, killing every larva or pupa with certainty. Some day the adoption of such measures in every stable, particularly in the cities, will be required and rigidly enforced. Then we shall be rid of the plague for good; epidemics of diseases will be less frequent; the screening of our houses will be rendered unnecessary, and a specimen of *Musca domestica* will be so rare as to be regarded almost as a curiosity.

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In ancient Egypt there was always a sacred bull, of a breed kept specially in the temple by the priests, which was at once the image and the residence of the soul of the god Osiris. When the animal died the spirit of the divinity was supposed to migrate to the body of another bull, which became in its turn an object of worship, while the defunct beast was converted into a mummy and placed in a costly tomb with much pomp and elaborate funeral ceremonies. It seems strange that only three of these holy bulls should ever have been discovered

The bulls, found stalled in stone-lined chambers, were in an excellent state of preservation, and, through artificial eyes of bluish glass, they looked, as if astonished, at the vandals who had ventured to invade the sanctity of their burial-place. Exposure to the air has caused them to decay to some extent, so that they are no longer able to stand on their feet, but have been placed in a reclining posture. Their bodies are wrapped in linen bandages, but their heads, including the horns, are exposed to view and have quite a lifelike appearance.

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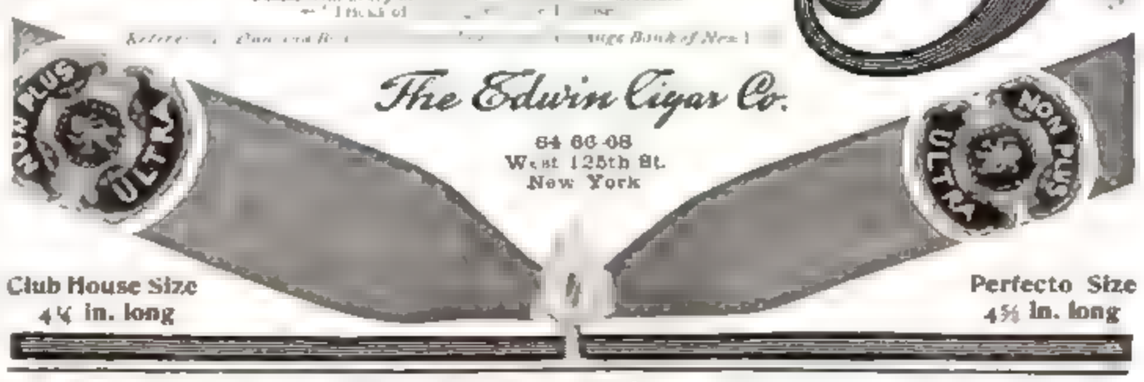

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Instruments, Drums, Uniforms and Supplies. Lyon & Healy's "Own Make" instruments are used by the greatest artists. Fine Catalog, 400 illustrations, *mailed free;* it gives Band Music and Instructions for Amateur Bands. Cornets from $7.50 upward. Easy payments accepted.

LYON & HEALY, 21 Adams Street, Chicago
World's Largest Music House

The Life Tenants

(Concluded from Page 6)

Westervelt bowed. "But," he answered, "there was another will, which, at my discretion, was to be brought to life upon your Uncle Willoughby's death, or at my discretion was to be destroyed. It has been brought to life—by me, acting under the suggestion of your Uncle Peter Asa Elphinstone. This is that other will."

He looked upon the two young people before him. There was no eagerness in their eyes or attitude with reference to the will.

"I state briefly what it is," went on the lawyer: "Upon the death of your Uncle Willoughby, instead of to the library *this* will gives everything to *you*."

"Well," said Mrs. P. Asa, Jr., in a voice in which there was not the least trace of excitement, "that is very nice of Uncle Asa."

"Very nice," returned P. Asa, Jr., without emphasis.

He had been watching an inner door. Suddenly it opened.

"Ah," he exclaimed, "*this* is what I've been waiting for, and—here he is!"

A young woman in a seersucker dress entered the room, and in her arms was a tiny bundle.

Westervelt turned red.

"Dear me," he said, "I didn't know that you——"

"Mr. Westervelt," said young Asa, "permit me to introduce to you P. Asa Elphinstone the third."

Mrs. Elphinstone smiled weakly. "Young Pete," she said, with the wonderful mother-tone in her voice.

Westervelt reached his office in a daze. He sank into his chair, and opened a drawer of his desk, and took from it an old typewritten paper. It was a copy of the *first* will, that one proven up in Tranquility.

He read its first clause aloud: "All my estate, real and personal, wheresoever situate," it said, "I give, devise and bequeath unto the city of Monroe for the erection and completion of a library as directed in the next succeeding clause of this my will, *subject*, however, to a life interest of, in and to my said estate, real and personal, which I hereby give, devise and bequeath to my nephew, *Peter A.* Elphinstone, Jr., *for and during the natural life of my beloved brother Willoughby.*"

"For and during the natural life of my brother Willoughby," repeated Westervelt, "and brother Willoughby with one foot in the grave. What a man old Peter Asa was! He knew—knew that they'd worry their lives out to save Willoughby—to make him live, to keep him happy; he knew that the *habit* to them would become life; he knew that when Willoughby finally died they would be worthy of the complete devise and bequest contained in his second will, and not before."

He stopped for an instant. A gentle warmth pervaded him, for he had been part-author of this scheme.

"*We* knew, Peter Asa and myself," he went on, "that the time would come when they would no longer be vampires, but a real man and a real woman, living a real life. And I suppose," he added to himself, "that they never could live a real, full life until, at last, there came to them his highness, Peter Asa Elphinstone the third. Their life henceforth is Little Pete."

And Westervelt, who had little Westervelts of his own, locked up for the afternoon and went back home.

Failure

By Edmund Vance Cooke

What is a failure? It's only a spur
To a man who receives it right,
And it makes the spirit within him stir
To go in once more and fight.
If you never have failed, it's an even guess
You never have won a high success.

What is a miss? It's a practice shot
Which we often must make to enter
The list of those who can hit the spot
Of the bull's-eye in the centre.
If you never have sent your bullet wide,
You never have put a mark inside.

What is a knock-down? A count of ten
Which a man may take for a rest.
It will give him a chance to come up again
And do his particular best.
If you've never been bumped in a rattling go,
You never have come to the scratch, I know!

Money

And How It Can Be Made In The Advertising Business

By GEORGE H. POWELL.

ABILITY to earn a large salary or income in the constantly growing field of advertising is simply a question of training.

The old way was for the young man or woman, fortunate enough to be employed in a business where sufficient advertising was done to warrant an advertising department, to get an occasional chance to practice ad writing and submit it to the expert manager for criticism and advice.

One of the greatest and highest-priced advertising managers in America to-day began in just this way. He was one of my stenographers fourteen years ago, and I had the hardest sort of work in trying to get him to study and learn. His idea was that ad writers are "born, not made," but he knows better now.

The great trouble with such instruction was that both expert and student made it a sort of side issue when pressure of regular duties permitted—and many were the lapses.

A little thinking will convince any one that all the benefits of personal instruction can be obtained by the correct correspondence system, for they must result from the study and analysis of certain models, followed by actual practice in ad writing.

The Powell System as a matter of fact gives in a few months from four to ten times the expert training that any one could possibly obtain in a year on the old, unsatisfactory personal-contact plan.

A good many people have thought that correspondence instruction in advertising is a makeshift—a kind of substitute for personal-contact instruction.

But the opposite is a proven fact. The Powell System qualifies scores of bright people to fill positions worth from $25 a week up in less than six months, while the old plan of monkeying around the advertising department has seldom qualified in a year, and more often not at all.

The Powell System calls for an hour or so practice daily, and if this steady work under my personal direction isn't of the sort that makes experts, then all the boasted science of mental training ever known since the world began is a fallacy.

Only two things are necessary on the part of the student at the start—a good common-school education, plus willingness to work. No inborn talent, no precociousness, no handiness with the pen, no artistic ability, but simply the two essentials previously mentioned.

Of course mentality counts in advertising as in everything else, and I never advise any but those who are properly fortified to take up this great work.

But I do urge the right young men and women to become Powell students, for there is a constantly growing demand for their services at salaries and incomes ranging from $1,200.00 to $5,000.00 a year—and even more.

Graduates from our public schools, seminaries, academies and colleges will find advertising the greatest money-making business in the world, and the Powell System of mail instruction will cut off years of hard servitude, because it concentrates the efforts and produces original, snappy ad writers.

I have two free books to mail those desiring to investigate—my elegant Prospectus and "Net Results," the most explanatory ever published. Those in doubt can also seek my advice without charge. Merely address me

GEORGE H. POWELL, 1569 TEMPLE COURT, NEW YORK CITY.

Prize Winner at 14th Lesson

Although my fourteenth is but just completed, your thoroughness and ability to teach advertising has already been proven to me. I enclose clippings from local paper announcing me as winner of the Langley Advertising Writing Contest.

This demonstrates your ability to successfully teach the student possessing a mere common school education—in my case a machinist at that. The working of the master mind is shown in your personal criticisms, and I look to them with as much interest as the regular lessons.

C. B. BROWN,
Waterbury, Conn.

Boosted His Business

Previous to taking up the Powell System last October, I had made repeated efforts to write presentable advertising matter, but was handicapped. Since completing your instruction I have written the ads for our firm—Allen & Miller—with the best results, and am much gratified. We also use circular letters, mailing cards, etc., a batch of which I am now sending you.

To those who contemplate taking up advertising, either as a vocation or in connection with business, I most heartily recommend the Powell System.

WALTER MILLER,
Sewal, Ia.

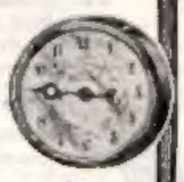
A KALAMAZOO DIRECT TO YOU

At Lowest Factory Prices.

We will sell you, freight prepaid, direct from our factory, any Kalamazoo Stove or Range on a

360 Days Approval Test.

We guarantee, under a $20,000 bank bond, that there is no better stove or range made, and we **save you from $5 to $40 on every purchase,** because we save you all middlemen's, jobbers' and dealers' profits. **We're manufacturers,** not "mail-order dealers;" we own and operate one of the largest and best equipped stove factories in the world; we guarantee the high quality of our product and ship on trial.



Oven Thermometer

SEND A POSTAL CARD FOR CATALOGUE No. 152.

WE PAY THE FREIGHT

Examine our complete line of ranges, stoves and heaters, note the high quality and low price and save from 20% to 40%. All Kalamazoos are shipped **Freight Prepaid,** blacked, polished and ready for use. All our cook stoves and ranges are equipped with patent Oven Thermometer which makes baking easy.

KALAMAZOO STOVE CO., Manufacturers, KALAMAZOO, MICHIGAN.

We probably can refer you to pleased customers in your own neighborhood.

SQUABS are money-makers. Ready for market when four weeks old. Breeders produce from 2 to 10 pairs every year. Each pair can be sold for 50 to 80 cents. Our Homers produce the finest squabs in this country. They require little attention. Send for information and prices.

HOMER SQUAB COMPANY
Box Q, Lindenhurst, N. Y.

WE ARE SELLING

Battery Fan Motors, $1.25 to	$10.50
Battery Table Lamps, $3.00 to	10.00
Telephones Complete, $2.50 to	11.25
Electric Door Bells, 75c., $1, $1.25,	1.50
Carriage and Bicycle Lights, $2 to	5.00
Lanterns and Pocket Flash Lights, 75c. to	3.00
$8.00 Medical Batteries	3.95
Telegraph Outfits, $1.75 to	2.50
Battery Motors, 75c. to	12.00
Necktie and Cap Lights, 75c. to	5.00
Dynamos and Motors, $900 to	1.00

Catalog free. Profits for agents.
OHIO ELECTRIC WORKS, Cleveland, Ohio

OHIO ELECTRIC WORKS CLEVELAND.

A genuine MACBETH lamp-chimney has my name on it.

One of the commonest lies of the day is the substituting of one man's goods for another's, claiming them to be "just as good," or the genuine.

My Index to lamps and their chimneys tells all about lamps and lamp-chimneys. I will gladly mail it free to all who take the trouble of writing for it.

Address

MACBETH, Pittsburgh.

PITTSBURG TRUST CO. PITTSBURG, PA.

4% COUPON DEPOSIT BONDS

Ideal Savings Investment for non-residents — Absolutely safe and convenient as U. S. coupon bonds — Payable to any order or to "bearer" — Best collateral — Transferred by endorsement — Deceased non-resident's certificates may be cashed without local administration.

Write for Booklet 4, BANKING BY MAIL.

Your Security: Capital, Surplus & Profits

$ 6,000,000.00

Moving Picture Machines STEREOPTICONS

You can make BIG MONEY Entertaining the Public. Nothing affords better opportunities for men with small capital. We start you, furnishing complete outfits and explicit instructions at a surprisingly low cost. Our Entertainment Supply Catalog and special offer fully explains everything, sent free.

CHICAGO PROJECTING COMPANY
225 Dearborn Street, Department L, Chicago, Ill.

As they sometimes are.

"SAVE-THE-HORSE" Spavin Cure

Registered Trade Mark.

Don't Fire or Blister Your Horse! Write for booklet, also letters from business men and trainers on every kind of case. "Save-the-Horse" Permanently Cures Spavin, Ringbone (except low Ringbone), Curb, Thoroughpin, Splint, Shoe Boil, Wind Puff, Injured Tendons and all lameness without scar or loss of hair. Horse may work as usual.

$5.00 per bottle, with a written guarantee, as binding to protect you as the best legal talent could make it. Send for copy and booklet.

At Druggists and Dealers or Express paid.

TROY CHEMICAL CO., Binghamton, N. Y.

EAT SQUABS and when you buy them ask for Plymouth Rock squabs, which are the largest and best. Breed squabs to make money. They mature in four weeks, sell for high prices. We were the first; our famous Plymouth Rock straight big Homers and our breeding methods revolutionized the industry. Our birds this year are better than we ever sold. Send for Free Book; or, if you have had it, ask for new printed matter.

Plymouth Rock Squab Co., 423 Howard Street, Melrose, Mass.

Send to-day for the Monthly Journal

"CONCRETE" $1 a year; single copy 15c. Sample and souvenir 25c.

20 Congress Street Concrete Publishing Co. Detroit, Mich.

The Young Man in the World

(Concluded from Page 5)

life and peace. But that is for the hereafter. This side of the grave, Christianity is a code of conduct. So, peculiarly human subjects for your sermons are endless—subjects of present interest.

Think of the intimate and personal subjects of Christ's teachings. He spoke of prayer and the fulfillment of the law, of master and servant and of practical charity, of marriage, divorce and the relation of children to parents; of manners, serenity and battlings; of working and food and prophecy; of trade and usury, of sin and righteousness, of repentance and salvation. Yet by means of all this He made noble the daily living of our earthly lives and gloriously triumphant the ending of them.

Speak helpfully, therefore. Remember that the great problem with each of us is how to live day by day; and that is no easy task, say what you will. This human talking with human beings is not only consistent with the preaching of your religion—it *is* the preaching of your religion. Christ came to save sinners—but how? By faith? Yes. By repentance? Yes. By these and by many other things; *but by conduct also.*

I do not think the ordinary layman cares to hear you preach about some new thing. The common man prefers to hear the old truths retold. Indeed there can be nothing new in morals. "Our task," said a clear-headed minister, "is to state the old truths in terms of the present day." That is admirably put. In science progress means change; in morals progress means stability. No man can be said to have uttered the final word in science; but the Master uttered the final word in morals.

Many people greatly debate whether the minister of the Gospel should "mix up in politics." There is a protest against ministers using their pulpits to express views on our civic and national life. I have no sympathy with such views. Of course, the preaching of his holy religion is the minister's high calling; of course, the spiritual life, practically applied, should receive his exclusive attention. But does not that include righteousness in the affairs of our popular government? Does it not involve uprightness in public life?

It seems to me that the Master took a considerable part in public affairs. Did He not even scourge the money-changers from the Temple? And John Knox, Wesley and other great teachers of the Word profoundly influenced the political life and movements of their time. Savonarola, to whom I have so often referred, was a skilled politician, though of so high a grade that he may be justly called a statesman.

Upon this subject the view of the laymen of the country is that, whenever a civic *evil* is to be eliminated, it is not only appropriate, but it is the office of the ministers to help eliminate it. Whenever the cause of light is struggling with the powers of darkness, the place of the Christian minister is in the ranks. But, on general principles, he can do most good by merely preaching individual righteousness day after day without definitely interfering with things political. And, too, there is always the danger that, if he takes part in many political agitations, he will become so monotonous that all his power for good will be dissipated.

But, after all is said and done, what the millions want from the modern pulpit is the fruitful teaching of the Christian religion. They want the fundamentals. They want decisions and certainty. Their minds are to be convinced, yes, but even more their hearts are to be touched.

This is the task that awaits you, young man, who, from that spiritual tribune called the Pulpit, are soon to speak to us who sit beneath you that Word which is for the healing of the nations. How exalted beyond understanding is this high place to which you are going! What a hearing you will have if only you will utter words of power and light! Believe me, the world with eagerness awaits your message. But be sure it *is* a message in very truth—no, not *a* message, but THE Message!

"Not to know Norris is to have missed one of the most characteristically American authors"

The Complete Works of Frank Norris $3.50 instead of $9.75

EIGHT STORIES: THE OCTOPUS, THE PIT, McTEAGUE, BLIX, A DEAL IN WHEAT, MORAN OF THE LADY LETTY, A MAN'S WOMAN, AND ESSAYS ON AUTHORSHIP

TO buy these stories singly, in the regular way, costs $9.75. We have now ready a special cloth-bound edition in 4 volumes, from entirely new plates, at $3.50; express prepaid on receipt of stamps, draft, money order, or registered letter. A special easy-payment plan is offered to subscribers to THE SATURDAY EVENING POST:—We will accept $1.00 down and 50 cents a month.

"The Pit" appeared serially in THE SATURDAY EVENING POST in 1902, which was the beginning of its great success as a story, and, later, as a play. We are confident that every reader of THE POST who read "The Pit" will wish to read the other stories in this collection. When Frank Norris died in 1903, one of the most promising literary careers in this generation was cut short. This edition places Norris's works within the reach of thousands of his admirers who could not afford to buy them in their more expensive form.

HAMLIN GARLAND—"For the throngs of marvelously realized characters in each of these books we are indebted to the keen eyes, the abounding insight, and the swift imagination of a born novelist."
W. D. HOWELLS—"The novels he left are sufficient for his fame."
OWEN WISTER—"In our generation he had no peer."

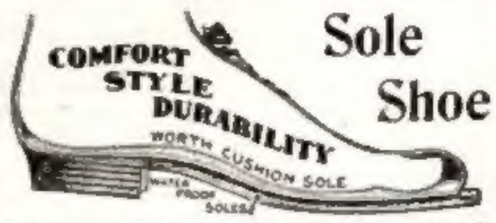
AN INTERESTING PROSPECTUS UPON REQUEST

P. F. Collier & Son, 516 W. 13th St., New York

Easy Walking

because your foot rests on a scientifically constructed Cushion, which at once adapts itself to the shape of the bottom of the foot.

Worth Cushion Sole Shoe



Style and Lightness together with a closer fit are secured in this shoe, because the cushion yields to the foot, allowing more room than with a hard, stiff inner sole. Made in various styles, heavy and light, lace, button, Congress and dainty Oxfords.

Men's $3.50 to $4 Women's $3 and $3.50

Ask your dealer for them. If he hasn't them send his name to us and we will mail to you our catalogue and find a way to supply you.

The Cummings Co.
408 Washington Street
Boston, Mass.

SEND US YOUR OLD NECKTIE & 35c

and we will mail post paid any style Tie desired, made from best quality silk in Black, white or fancy colors — dollar value — money back if not satisfactory.

In ordering state style and color desired.

THE CRAVAT CO., Box 620, Dept. S, ROCHESTER, N. Y.

DON'T SHOUT!

"The Morley"

makes low sounds and whispers plainly heard. A miniature Telephone for the Ear—invisible, easily adjusted, and entirely comfortable. Over fifty thousand sold, giving instant relief from deafness and head noises. There are but few cases of deafness that cannot be benefited.

Write for booklet and testimonials.

The Morley Company, Dept. T, 34 South 10th Street, Philadelphia

Have You a Dog?

We will send, if you mention its breed, Polk Miller's Great Book on Dogs: How to Take Care of Them; Sen. Vest's Eloquent Tribute to a Dog, and A Yellow Dog's Love for a Nigger (the famous poem) all for 10c, just to advertise Sergeant's Famous Dog Remedies. Address

POLK MILLER DRUG CO.
836 Main St., Richmond, Va.

To Gas Engine Operators
Dynamo Ignition.

Motsinger Auto-Sparker

No battery to start or run. The original speed-controlled friction-drive Dynamo. Driven parallel with engine shaft. No belts. No beveled pulley or beveled fly wheel necessary. For make and break and jump-spark system. Water and dust proof. *Fully Guaranteed.*

Write for 32-page catalog, FREE.

MOTSINGER DEVICE MFG. CO.
18 Main Street, Pendleton, Ind., U. S. A.

STARK FRUIT BOOK

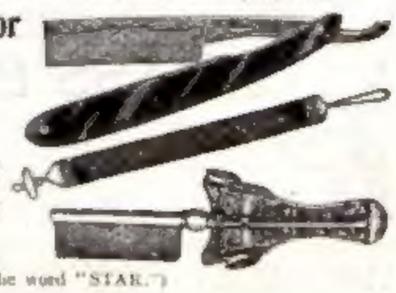
shows in NATURAL COLORS and accurately describes 216 varieties of fruit. Send for our liberal terms of distribution to planters. STARK BROS., Louisiana, Mo.

The Star Interchangeable Razor

Not one man in twenty-five knows how to strop a razor properly—After careful study we have invented and are offering to the public our

Star Interchangeable Razor and our Star Stropping Device with Diagonal Strop

With this outfit the self-shaving proposition is solved and the inexperienced operator becomes expert in the art of stropping a razor. Interchangeable Sets $2.50 and up.



KAMPFE BROS., 10 Reade Street, N. Y. (Mfrs. Star Safety Razor) or all leading dealers in high-class cutlery. (Remember the word "STAR.")

Sent FREE on Approval

This Complete Loose Leaf Record Outfit

$1.00 Forty Special Record Blanks to choose from

Dimensions of Binders when Open — 16 in. wide, 8¾ in. high, 1½ in. thick.

Just **to prove to you** that Moore's Modern Methods are better and cheaper than any other system you ever used for keeping Ledger Accounts and records of **all kinds,** we will send **on approval, express prepaid,** one of our Special One Dollar Loose Leaf Outfits, with your choice of any of the 40 Record Forms listed below. After testing it thoroughly for ten days we are confident you will like it much better than any other method, and be glad to mail us a dollar in full payment. Should you decide that it is **not worth more to you** than it costs, **send it back at our expense.** Thousands of business and professional men are using these outfits, and we have numerous testimonial letters from them stating that our methods save time, money and useless work. Check the forms you wish to try, write us **today** on your business stationery, and we will ship the following complete outfit, all charges prepaid, to any address in the United States:

ONE COMPLETE LOOSE LEAF BINDER—Covered with the finest quality of imported Buckram; size 5¼" high, 8½" wide, 1½" thick; filled with Linen Bond Sheets and Indexes.

TWENTY-FIVE (25) PLAIN MOVABLE METAL MARKERS—For indexing the records by dates, without disturbing the alphabetical arrangement.

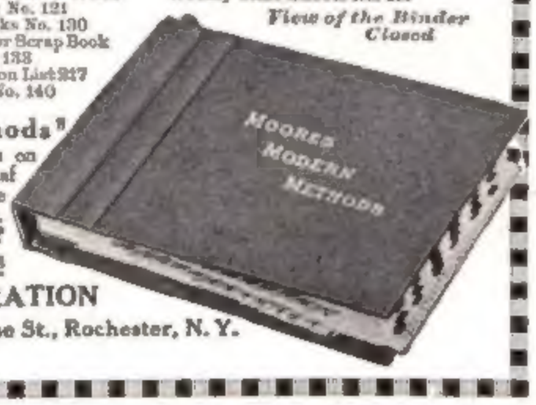
TWO HUNDRED (200) PRINTED RECORD SHEETS—Size 8" wide by 5" high (your choice of five Ledger Rulings or any of the forty different forms listed below), made of a fine quality linen bond paper, properly punched to fit binder.

ONE COMPLETE SET TWENTY-FIVE (25) ALPHABETICAL INDEX SHEETS—With durable tabs printed on both sides.

LIST OF SPECIAL PRINTED FORMS FURNISHED WITH THIS OUTFIT:

The Five Ledger Rulings:
Center Ruled Ledger Forms No. 117C
Extra Debit Ledger Forms No. 117D
Petty Ledger Forms No. 117
Standard Ledger Forms No. 117B
Double Ledger Forms No. 117E
Advertising Contracts No. 150
Advertising Returns No. 135
Cost of Production No. 115
Catalogue Indexing No. 151
Cash Book Ruled Sheets Nos. 126-128
Duplicating Requisition Blanks
Dentist's Records No. 107
Employees Records No. 143
Following Up Collections No. 145
Freight Claims No. 110
Horizontal Ruled Forms [Five Colors]
Household Expense Records No. 161
Installment Accounts No. 123
Insurance Office Records No. 109
Insurance Solicitor's Records No. 155
Journal Ruled Sheets Nos. 126-128
Lawyers' Collection Docket No. 137
Library Indexing No. 159
Lodge or Society Records No. 127
Mortgage and Loan Records No. 133
Monthly Time Sheets No. 121
Orders Received Blanks No. 130
Plain Manila Sheets for Scrap Book
Price List Blanks No. 133
Publishers Subscription List 117
Physicians Records No. 140
Purchasing Agents Forms No. 157
Prospective Customers List No. 104
Quadrille Ruled Forms
Quotations Given No. 109
Quotations Received No. 111
Real Estate Records No. 197
Recapitulation Blanks No. 102
Salesmen's "Follow Up" No. 153
Stock on Hand Record No. 113
Weekly Time Sheets No. 119

View of the Binder Closed



Our Catalogue "Moore's Modern Methods" contains 128 pages of valuable information on the subject of Bookkeeping and Loose Leaf Accounting; it illustrates and describes the 40 different forms furnished with this outfit. **May we send it to you postpaid?**

OUR GOODS ARE NOT SOLD BY DEALERS

JOHN C. MOORE CORPORATION
Makers of Blank Books, Loose Leaf Binders, Office Stationery — **335 Stone St., Rochester, N. Y.**

The Man Behind the Saw

ATKINS TRADE **SILVER STEEL** MARK **SAWS**

HE has a pretty easy time of it, if it's an Atkins. The Perfection Handle permits him to keep a comfortable position, instead of "humping." The high quality of the hardened steel gives the saw a keen, clean-cutting edge, and the perfectly graduated taper of the blade makes it run easily. He has no buckling or kinking to annoy him.

But he is not the only man behind the Atkins Saw.

The man that originated the Atkins formula for making SILVER STEEL, the finest crucible steel made, was a good deal of a man.

The man that discovered the Atkins secret tempering process was likewise a man of brains and genius.

The high-class workman that makes this steel, the one that tempers it, the one that grinds the blade to such a perfect taper, the one that tests the blade—all these and other high-priced artisans in the famous Atkins Saw Works are behind the Atkins Saw, and they are mighty well worth having behind any proposition. They are masters of their craft, and the pride and skill of honest workmanship goes into every saw that bears the Atkins Trade-mark.

ATKINS' SAWS, SAW TOOLS, CORN KNIVES, PERFECTION FLOOR SCRAPERS, etc., etc., are sold by all good hardware dealers. Complete catalogue sent on application.

Write for Carpenter's Handbook of useful information.

E. C. ATKINS & CO., Inc.
Largest Saw Manufacturers in the World.
Factory and Executive Offices, - Indianapolis, Ind.
Branches: New York, Chicago, Minneapolis, Portland (Ore.), Seattle, San Francisco, Memphis, Atlanta and Toronto (Canada).

ATKINS ALWAYS AHEAD E. C. ATKINS & CO. INDIANAPOLIS, IND. TRADE MARK

ACCEPT NO SUBSTITUTE. **INSIST ON THE ATKINS BRAND**

JUST THINK WHAT LIQUID VENEER

Will do for the Housekeeper?

A CHILD CAN APPLY IT

BY DOING your usual dusting with a cloth moistened in Liquid Veneer, your Woodwork, Piano, Furniture and Picture Frames will take on a brilliant factory newness that will astonish you. Re-varnishing unnecessary, because scratches, stains and fly specks instantly disappear, leaving a smooth, brilliant surface.

THAT'S NOT ALL

Your little girl can apply Liquid Veneer. It's not work, but a pleasure to see the instant change from dullness to a bright cabinet-factory newness. **It's not a varnish,** but a surface food that is absorbed by the old finish, instantly restoring the latter to its original brightness and adding more lustre besides. There's no delay, it dries instantly.

FURTHERMORE: It carries away dust, dirt and smokiness at one sweep of the cloth, destroys disease germs, and leaves your home sanitary, pure, sweet and clean. One delighted customer writes that it is worth $100.00 per bottle. The price is only 50c., and one bottle is enough to completely renovate the average home. Sold by Grocers, Druggists, Hardware and Furniture dealers.

FREE SAMPLE BOTTLE

postpaid to anyone sending us their dealer's name and address.

BUFFALO SPECIALTY CO.
374 Ellicott Street. BUFFALO, N. Y.

NATURO

The **NATURO** — the closet with a slant. 14 inches high in the front and 11½ in the rear. The first improvement made in Water Closets since the kind you know was conceived.

After 1,000 years of mistakes are you still using the old, high, flat closet (17 inches high front and rear)?

The **NATURO** is also a Syphon Jet, the highest perfection in sanitary earthenware, and because it is scientifically hygienic has the unqualified endorsement of progressive architects and physicians.

But write for our free book E. It tells of **NATURO** in detail—illustrates and explains why and wherein **NATURO** is so comfortable, cleanly and healthful.

The Naturo Co., Salem, N. J., U. S. A.

4% Interest

Good Service

OUR rapid and continued increase in deposits is the best argument we can offer to prove that Banking by Mail is safe, convenient and satisfactory to depositors in all parts of the world.

Our free booklet "M" sent on request.

THE CITIZENS SAVINGS AND TRUST CO. CLEVELAND O.

ASSETS OVER FORTY MILLION DOLLARS

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